

# BHAJETHA WONGE

# NGOBULUMKO

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*Funda amacebo okukhululeka  
ngokwasezimalini*

Ina Wilken

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Le ncwadi ixhaswa ngokuzingca ngabaka-Finbond Mutual Bank

  
**FINBOND**  
MUTUAL BANK

*It's my bank!*

# UMTHETHO I-NATIONAL CREDIT ACT



## IQUMRHU ELINGUNDOQO ELINGUNOGADA WAMATYALA

Iqumrhu i-National Credit Regulator  
liza kuqinisekisa ukuba ushishino  
lobolekiso-mali luyayithobela imimiselo yeNCA.



## IQONDO LENZALA

Inzala neminye imirhumo iza  
kubekelwa imiqathango ilawulwe.



## AMALUNGELO ABATHENGI

Indlela ababolekisi ngemali abazazisa  
ngayo nabakwotisha ngayo iza  
kulawulwa ukuze kukhuselwe  
amalungelo akho njengomthengi.



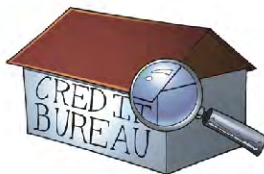
## UMCEBISI NGAMATYALA

Ukuba akukwazi ukhulawula  
amatyala akho umcebisi ngamatyala  
uya kuyisombulula ingxaki yakho.



## INKUNDLA YABATHENGI

Xa umbolekisi ngemali athe  
waphula umthetho ungasisa  
kule nkundla isikalazo sakho.



## IKKHREDITBHYURO

Kuza kubakho ulawulo olungaphezulu  
lokuchaneka kweenkcukacha  
ezigcinwe kwiikhreditbhyuro



## UKHUSELEKO

I-NCA ikunika ukhuseleko oluthe  
xhaxhe xa uboleka imali, uthenga  
impahla ngetyala okanye ufumana  
imalimboleko yee-aseti.



## UKUBOLEKISA NGAPHANDLE KWENKATHALO

Ababolekisi ngemali  
abayi kukunika ityala xa  
ungenakwazi ukulihlawula.

ISIKHOKELO SOKUCWANGCISA  
IMALI ESENZELWE WONKE  
UMMI WOMZANTSI AFRIKA

**INDLELA YOKUCWANGCISA UKONGA  
NOKUSEBENZISA IMALI NGOBULUMKO**  
*Funda amacebo malunga  
nokukhululeka ngokwasezimalini*

**INA WILKEN**  
*Consumer Consultant*  
*Non-Executive Director:*  
Finbond Group Limited and Finbond Mutual Bank

Landela amanyathelo alula achazwe kule ncwadi ufunde amacebo okuzenzela ubomi ngokuma kakuhle nokukhululeka ngokwasezimalini

*“Musa ukulandela indlela ephambi kwakho.  
Ziqalele eyakho uze ushiye umzila.”*  
ANNE SOPHIE SWETCHINE

Le ncwadi yenzelwe izigidi-gidi zabathengi nabo banezikweleti kunye nezinye iinkonzo zemali.  
Yanga le ncwadi ingakuxhobisa ngolwazi malunga nokukhululeka ngokwasezimalini.

## **IMIBULELO**

Finbond Group Limited

Umbhali: Ina Wilken

Umhleli: Ina Wilken

Umgququli: Zama Bekeweni

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## IMBULAMBETHE

Mlesi obekekileyo

Kuyonwabisa ngokwenene ukubanegalelo kwimo yakho entle yezimali nakwimfundo yakho ngokunjalo.

Indoda esisilumko enguNelson Mandela,  
yakha yathetha la mazwi alandelayo:

*“Olona loyiko esinalo asikukuba asinto yanto.*

*Olona loyiko esinalo lolokuba sinamandla agqithisileyo. Kukukhanyiselwa esinako okusoyikisa kakhulu kungebubo ubumnyama esikubo.*

*Sihlala sizibuza sisithi, “Xa ndingubani mna ukuba ndinganobukrelekrele, ndifaneleke, ndibe nobuchule, ndiphum’ izandla?”*

*Enyanisweni akufanele kuba ngubani?*

*Ungumntwana kaThixo. Ukuzinyathela kwakho akulincedi nganto ihlabathi.*

*Ukuthula akuchazi bukrelekrele bokwenza abanye abantu bazive bengakhuselekanga kwindawo enawe.*

*Sizalelwe ukuvakalisa uzuko lukaThixo olungaphakathi kuthi.*

*Alukhethanga mntu uthile – koko lukuthi sonke kwaye kufuneka sisikhanyisile isibane sethu, kambe sivumele nabanye ukuba benze njengathi.*

*Njengoko sikhululwe kuloyiko esinalo, ukubonakala kwethu kuyabakhulula abanye.”*

*- “Return to Love” ngokubhalwa nguMarianne Williamson – 1992*

Owenu,

Ina Wilken

Consumer Consultant

Non-Executive Director: Finbond Mutual Bank

1 March 2017

## OKUQULATHIWEYO

<b>INTSHAYELELO</b>	<b>1</b>
<b>ICANDELO 1 – UKUBHAJETHA</b>	<b>2</b>
1.1 Yiphathe kakuhle imicimbi yemali yakho	2
1.2 Ukuzibhajethela ngokwakho	3
1.3 Amanyathelo amahlanu okuzenzela ibhajethi	4
<b>ICANDELO 2 – UKUBOLEKA NGOBULUMKO</b>	<b>10</b>
2.1 Ukuboleka mayibe kokwexeshana kuphela	10
2.2 Ukuboleka mayibe kokwento eyimfuneko kuphela	10
2.3 Ukuboleka kungadala uxinzelelo olungeyomfuneko	10
2.4 Yiba ngumthengi okrelekrele	11
<b>ICANDELO 3 – UKUHLAWULA IZIKWELETI</b>	<b>14</b>
3.1 Iziphumo zomthetho wakusilela ukuhlawula isikweleti	14
3.2 Amanyathelo okuqala – iMiyalelo kunye nophinda-phindo (In-duplum) intlawulo, ukutyiktya amaxwebhu okanye ukufumana isigwebo	14
3.3 Izigwebo neminye imiyalelo yenkundla	15
3.4 Iindleko ezingammandanga zokuhlawula izikweleti zakho ngokwesigwebo	17
<b>ICANDELO 4 – AMALUNGELO OMTHENGI NEZILUNGISO NGOKWAMANYATHELO OMTHETHO ATHATHELWA IZIKWELETI</b>	<b>18</b>
4.1 Izikhokelo ngokubanzi	18
4.2 Ukuzikhusela – iMiyalelo kunye nophinda-phindo (In-duplum)	18
4.3 ImiGaqo yoMqokeleli-zikweleti	19
4.4 Ingaba sirhoxiswa nini njani isigwebo	19
4.5 Umyalelo wokutsalwa kwentlawulo emvuzweni	20
4.6 Ukwenza isicelo enkundleni sokuba kurhoxiswe okanye kutshintshwe ukutsalwa kwentlawulo emvuzweni	21
4.7 Ukwenza isicelo enkundleni sokuthintela ukuthengiswa kweempahla	21
4.8 Ingaba akuxolanga na yintlawulo nemirhumo yamagqwetha?	22
4.9 Ukuba phantsi kolawulo lweziweleti nokungakwazi ukuphuncuka Ezikweletini?	22

4.10	Untywile ezikweletini?	23
4.11	Ukuhluthwa kweempahla ezithengwe ngesikweleti	26

**ICANDELO 5 – ULWAZI MALUNGA NEKHREDITBHYURO 26**

5.1	Inkqubo yokugcinwa kweenkcukacha kwiikhreditbhyuro	26
5.2	Izinto ezixhalabisa umthengi	27
5.3	Into onokuyenza lakungcoliswa ngempazamo igama lakho kwiofisi yabanezikweleti.	28

**ICANDELO 6 – UMGIBE WEZIKWELWETI NOKUBA KULAWULO LWEZIKWELETI 29**

6.1	Yintoni umgibe wezikweleti?	29
6.2	Into ongayenza xa ungakwazi ukufezekisa izibophelelo zakho zezikweleti	29
6.3	Zeziphi ezinye iindlela zemali ezinokunceda abathengi?	29
6.4	Kuthetha ukuthini ukuba phantsi kolawulo lwezikweleti?	30
6.5	Lumkela imiyalelo yabalawuli-zikweleti	31
6.6	Ngawaphi amalungelo noxanduva abanalo abathengi?	31
6.7	Unokuthatha liphi inyathelo?	31
6.8	Kwenzeka ntoni xa uye kumaqumrhu acebisa ngezikweleti?	31
6.9	Lumkela amagatya oxolelo akwizivumelwano	32
6.10	Ngawaphi amanyathelo onokuwathatha njengomthengi	33

**ICANDELO 7 – ILUNGELO LOKUBUYEKEZWA KWABATHENGI 34**

7.1	Ilungelo lolingano	34
7.2	Ilungelo lokungadizwa	34
7.3	Ilungelo lokufumana inkonzo ezizezexabiso, ezisemgangathweni nokukhuselwa	35
7.4	Ilungelo lokuzikhethela	35
7.5	Ilungelo lokwaziswa (ukungafihlelwa nolwazi)	35
7.6	Ilungelo lokuthengisa ngokukhululekileyo nangokuthembekileyo	36
7.7	Ilungelo lokufumana inkonzo efanelekileyo nethembekileyo	36
7.8	Ilungelo lokufumana iinkqubo ezifanelekileyo nezizizo	36
7.9	Ilungelo lokunikwa impendulo nokubuyekezwa	36

<b>ICANDELO 8 – UKHUSELEKO LWABATHENGI</b>	<b>37</b>
8.1 INational Credit Act (Umthetho wesizwe omalunga nezikweleti)	37
8.1.1 Iqumrhu eligada izikweleti – umLawuli Zikweleti weSizwe	37
8.1.2 Amalungelo omthengi malunga neetransekshini zezikweleti	38
8.1.3 Umlinganiselo wenzala neminye imirhumo neentlawulo	38
8.1.4 Ukuboleka ngobuyatha	39
8.1.5 Abacebisi bezikweleti	40
8.1.6 Ubhaliso lwababoneleli ngezikweleti	40
8.1.7 Iikhredithbyuro	40
8.1.8 INkundla yeZikweleti yaBathengi – INkundla yaBathengi	41
8.1.9 Lumkela ukungcoliseka kwegama lakho ngokwezikweleti kwiikhredithbyuro	41
8.1.10 Imali-mboleko encinane	41
8.1.11 Ii-khredit khadi	42
8.2 Umthetho wokuKhuselwa kwaBathengi	43
8.2.1 Umthetho wokuKhuselwa kwaBathengi , Nombolo 68 ka 2008	43
8.2.2 Yintoni amalungelo oMthengi?	45
8.2.3 Usifaka phi isikhalazo	46
8.2.4 Iinombolo zoNcedo zaBathengi	46
<b>ICADELO 9 – IINOMBOLO ZOQHAGAMSHELWANO</b>	<b>47</b>
<b>ICANELO 10 – UKUFUNDA KWIZINHANHA</b>	<b>49</b>
<b>AMANQAKU</b>	



## INTSHAYELELO

*Ingaba abantu bayifumana njani inkululeko ngokwasezimalini?  
Ingaba abantu baye babe zizityebi kanjani?*

Akufane kube lithamsanqa okanye ilifa okanye izidanga eziphambili kanti kungebubo nobukrelekrele obunceda abantu bazenzele ubutyebi. Ukuba nenkululeko ngokwasezimalini nokuba sisityebi zizinto eziziziphumo zendlela ophila ngayo yokusebenza nzima, unyamezelo, ukucwangcisa nokuziqoqosha ngokwasemalini.

Sakha sathi isilumko ngenye imini abantu abaninzi bafa ngenxa yokungabinalwazi. Oku kuyinyaniso nangokubhekiselele ekuyicwangciseni nasekuyiphatheni ngendlela imali yakho. Abantu abaninzi bazibona bephulakana nemali esandleni ngenxa nje yokuba bengakwazi ukuzenzela uhlalo-mali nokucwangcisa.

Le ncwadi iya kukuxhobisa ukuba wenze loo nto ngqo - ucwangcise ngokufanelekileyo.

*“Zibone umkhulu kuneengxaki kuba kakade unjalo ngenene.”*  
NORMAN VINCENT PEALE

*“Asingeze sisombulule iingxaki sisacinga ngendlela enye naleya besicinge ngayo xa besingena kuzo.”*  
ALBERT EINSTEIN

## ICANDELO 1 – UKUZIBHAJETHELA

### 1.1 YIPHATHE KAKUHLE IMICIMBI YAKHO YEMALI!

Abantu abaninzi baneengxaki zemali nokuba kungayiphi na indlela. Ingeniso esiyenzayo ayilingani namaxabiso anyukayo, kusenokubakho umntu odendwayo emsebenzini kusapho lwakho, zibakho nezihlo ezingalindelekanga ezifana nokugula okanye ukulala esibhedlele, kanti abanye bethu bachitha imali eninzi ngaphezu kwaleyo banayo.

Kwangaxeshanye, kulula kakhulu ukufumana ityala nto leyo esenza singene kangaka ematyaleni.

Kukho iindlela ezahlukileyo zokwenza ityala.

- Imali-mboleko eyenziwa ebhankini.
- Imali-mboleko encinane kubabolekisi-mali ababolekisa ngemali encinane.
- Ii-akhawunti zeevenkile zeempahla, oogqirha, iikhemesti.
- Iimpahla ezithengwa ngetyala okanye izivumelwano zokwenza ityala.

Kuvumelekile ukusebenzisa ityala ukuze likuncede ekusombululeni ingxaki yexeshana okanye ukuthenga izinto ezinkulu ze uzihlawulwe ngezavange zenyanga - xa ukwazi ukuhlawula izavange ezo. Akunako ukuhlala ngokuboleka inyanga nenyanga, okanye uboleke imali ongazukwazi ukuyibuyisa, kungenjalo imeko yakho yezemali iya kuba mbi nangakumbi.

### KUFUNEKA UYIPHATHE NGENDELELA IMICIMBI YEMALI YAKHO

#### *Uyiphatha kanjani imali?*

Okokuqala kufuneka UJONGE IINDLELA ZOKUBA UNGABI NANKCITHO ININZI.

Ukuba akunamali yaneleyo yokuphumeza izinto obuzibophelele kuzo, usenokukhangela EZINYE IINDLELA ZOKWENZA INGENISO.



*Ukusoloko unento yokusithela kukwenza ungafezekisi nanye into.*

BENJAMIN FRANKLIN

## 1.2 UKUZENZELA IBHAJETHI

Abantu abaninzi boyika kakhulu ukuhlala phantsi bacwangcise imali yabo. Boyika ukuva oko baza kuxelelwa yibhajethi leyo – njenga xa abanye abantu besoyika ukuya kuxilongisa imeko yabo yezempilo.

**Ukuziqeqesha ekubhajetheni linyathelo lokuqala elikwenza ukhululeke ngokwasezimalini.**

Ukuzenzela ibhajethi kuvakala ngokungathi yinto apha enzima kakhulu kwaye yinto edla ngokubonwa isenziwa kuphela ngabezamashishini nabantu abazininhanha.

Kambe nokuba kunjalo, kulula kona kwaye kubaluleke kakhulu kuthi sonke.

Xa ungabhajethi kakuhle akunakuyazi kwaphela into eyenzekayo emalini yakho, kwaye iingxaki zakho ziya ziba mbi ngokuba mbi. Ukuba akuyenzi kakuhle ibhajethi kuya kubanzima kambe ukwazi ukuzongela imali.



### 1.3 AMANYATHELO AMAHLANU OKUZENZELA IBHAJETHI:

#### Inyathelo 1

##### **Ingeniso oyenzayo**

Bala yonke imali eyintsalela yomvuzo wakho ozanawo ekhaya ngenyanga emva kokuxhuzulwa kweemali ezithile kuwo.



*Le nto "Imali eyintsalela emva kokuxhuzulwa kweemali ezithile" ithetha imali ekushiyekelayo othi ufike nayo ekhaya emva kokuba sekutsalwe yonke into emvuzweni wakho opheleleyo.*

Bala yonke imali eyintsalela ngokudibanisa umvuzo wakho, nomvuzo womlingane wakho (umyeni okanye inkosikazi okanye iqabane), nayo nayiphi na enye ingeniso oyifumanayo, nokuba uyifumana kwisingxungxo osenzayo okanye uneshishini oliqhubayo ekhaya. Ukuba ngaba uhlala nomhlobo okanye isizalwane kwaye sihlawula iindleko ezithile zendlu okanye abantwana bakho bahlala nawe babe besenza imisebenzi yongxungxo, kufuneka loo mali uyifake phantsi kwemali engeniswa lusapho lulonke.

**Yibale rhoqo imali esalayo emva kokutsalwa kwerhafu nezinye izinto ezitsalwayo emvuzweni.**

*Iya kuba yile mali iyintsalela kuphela eya kushiyeke emva kokuba uyisebenzisile imali kwinyanga nganye.*

#### **Umsebenzi 1**

##### **Bala imali oyenzayo**

Umvuzo

1 _____	R _____
2 _____	R _____
3 _____	R _____

Enye ingeniso

1 _____	R _____
2 _____	R _____
3 _____	R _____

**INGENISO IYONKE** R \_\_\_\_\_

**Inyathelo 2**

**Iintlawulo ezisigxina**

Kukho iintlawulo ekufuneka uzenze rhoqo ngenyanga, kungenjalo uya kuvelelwa yingxaki. Umzekelo, ukuba akuyihlawuli imali yokurenta uya kunyanzeliswa ukuba uphume endlwini; ukuba akuzihlawuli imali yefanishala ezizavenge, iya kuhluthwa okanye ukuba akuyibuyisi imali obuyibolekile igama lakho liya kungcola ezincwadini. Kwiphepha lesibini, yenza uluhlu lwazo zonke iindleko zesigxina ozihlawulayo ngenyanga - ngubani/yintoni ekufuneka ihlawulwe, yimalini isavenge senyanga.

Kwakhona yenza uluhlu lwazo zonke ezinye izinto ozihlawulayo nokuba azihlawulwa nyanga zonke - (*khangela phaya kwiphepha le-17 nele-18*) ntlawulo ezo zifana naleyo yelayisenisi yemoto okanye eye-TV, iincwadi zesikolo, amatheko okukhumbula imihla yokuzalwa, iimpahla nezinye izinto. Cinga nangokuzongela imali rhoqo ngenyanga. Oku kuya kukunceda ekwenzeni isicwangciso sokuzongela imali ukuze ukwazi ukumelana neendleko ngokokuvela kwazo.

Zama ngamaxesha onke ukuzigcina ziphantsi kangangoko iindleko. Ukuba unengxaki yemali, musa ukuzibophelela kuyo nayiphi enye into de imeko yakho yezimali iphucuke.



Phantsi “kwemali-mboleko” dibanisa imali leyo oyityala ababolekisi-mali ezincinane nababolekisi-mali zexeshana oboleke kubo kunye nenzala yezo mali ngelo xesha, imali-mboleko yelo xeshana ifuneka ngalo (*term loan lender*) okanye eyebhanki obuboleke kuyo.

**Umsebenzi 2**

**Iintlawulo ezisigxina**

- I Renti/iBhondi R \_\_\_\_\_
- Imirhumo nerhafu R \_\_\_\_\_
- Inshorensi: yendlu/moto R \_\_\_\_\_
- Imali yothutho: (ibhasi/treyini) R \_\_\_\_\_
- Ihayaphetshisi/ilisi R \_\_\_\_\_
- Iakhawunti yempahla R \_\_\_\_\_
- Imali yesikolo R \_\_\_\_\_
- Imali-mboleko R \_\_\_\_\_
- Ilaysenisi (TV/imoto/njl) R \_\_\_\_\_
- Enye R \_\_\_\_\_

**INTLAWULO IYONKE R \_\_\_\_\_**

**Inyathelo 3**

**lintlawulo ezingesigxina**

Ngokungafaniyo neentlawulo zesigxina apho uyaziyo imali ekufuneka uyihlawule ngenyanga, kule kukho iintlawulo ezithile ekufuneka uzihlawule, kodwa iba nguwe obonayo ukuba ziphezulu okanye ziphantsi kangakanani na. Kuya funeka ukuba utye usele kodwa akufuneki ukuba utye inyama ebizayo ngexabiso kanaanalo akukho nto ithi sela iwayini exabiso lixhomileyo yonke imihla.



Ingakho imfuneko yokuba ufowune, kodwa ingathatha amanyathelo okulawula inani leminxeba oyitsalayo ngenyanga nganye. Unokufuna amanzi nombane kodwa kufuneka ibe nguwe olawula ukuba mawuzisebenzise kangakanani na ezo zinto. Usenokungabazi ubungakanani bemali oyichitha ngenyanga kwezi zinto. Ukuba kunjalo ke, gcina irekhodi yenyanga nganye okanye eyeenyanga ezimbini ude wazi ngokuthe ngqo ukuba yimalini oyisebenzisayo kule mali uyisebenzele nzima.

**Umsebenzi 3**

<b>lintlawulo ezingesigxina</b>	
Uthutho	R _____
Igrosari	R _____
Inyama	R _____
Umbane	R _____
Ifowuni	R _____
Ukulungisa indlu nezixhobo zasendlini	R _____
Ikhemesti	R _____
UGqirha/Ugqirha wamazinyo	R _____
lintlawulo	R _____
Enye	R _____
<b>INTLAWULO IYONKE</b>	<b>R _____</b>

**Inyathelo 4**

**Intlawulo ezinganyanzelekanga**

Intlawulo ezinganyanzelekanga zihlawulelwa izinto onqwenela ukuchitha imali kuzo kodwa ube unganyanzelekanga ukuba ukwenze oko. Kudla ngokuba kule nkalo apho ube sethubeni elihle lokuphuma ezingxakini okanye uzongele imali. Abantu abaninzi abatshayayo, umzekelo, bangothuka xa benokuhlala phantsi babale imali abayichithele nje ekutshayeni. Sikufuna sonke ukunxiba kakuhle, kodwa yintoni injongo yokuba ube neempahla ezintle nezihlangu ube ungenakhaya.

**Umsebenzi 4**

<b>Intlawulo ezingesigxina</b>	
Impahla	R _____
Linwele/izithambiso zentloko	R _____
Imveliso zesikhumba	R _____
Utywala	R _____
icuba	R _____
Ezolonwabo	R _____
liholide	R _____
Amatheko emihla yokuzalwa	R _____
Izipho	R _____
Amaphephandaba/iincwadi/iimagazini	R _____
Izilwanyana zasekhaya	R _____
Iihobhi/Imidlalo	R _____
Icawe	R _____
Enye	R _____
<b>IYONKE INTLAWULO ENGANYANZELEKANGA</b>	<b>R _____</b>

## **I Nyathelo 5**

### **Ukuzibhajethela**

Kwiphepha 20 kukho uxwebhu onokushwankathela kulo iziphumo zoMsebenzi 1 - 4.

Cingisisa ngolu xwebhu emva kokuba ugqibile ukulushwankathela. Ukuba intlawulo iyonke oyenzayo iyegqitha kwimali eyingeniso yakho, loo nto ikuxelela ukuba **KUFUNEKA WENZE INTO NGOKU** ukuze ukwazi ukuyilawula ngendlela imicimbi yakho yemali.

Zikhona iindlela onokukhetha kuzo ezizezi:

Nciphisa imali oyisebenzisayo

okanye

Unyuse ingeniso yakho





**IPHEPHA LAKHO LOKUBHAJETHA INGENISO IYONKE**

**IINTLAWULO ZESIGXINA**

a	R
---	---

**IINTLAWULO EZISIGXINA**

Inkcazelo	Imali
1.	
2.	
3.	
4.	

b	R
---	---

**IINTLAWULO EZINGESIGXINA**

Inkcazelo	Imali
1.	
2.	
3.	
4.	

c	R
---	---

**IINTLAWULO EZINGANYANZELEKANGA**

Inkcazelo	Imali
1.	
2.	
3.	
4.	

d	R
---	---

**IYONKE INTLAWULO**  $[b] + [c] + [d] =$

e	R
---	---

**UMAHLUKO**  $[a] - [e] =$

f	R
---	---

## ICANDELO 2 – UKUBOLEKA NGOBULUMKO

### 2.1 UKUBOLEKA NGOBULUMKO MAYIBE KOKWAMAXESHA ATHILE

Abemi abaninzi baseMzantsi Afrika bayayiqonda eyokuba ukuboleka yinto efanelekileyo. Ngenxa yolu luvo ke basoloko beboleka rhoqo. Le meko iyafana naseMelika. Ngo-1990 usapho lwaseMelika oluphila ngokwesiqhelo lwaluchitha phantse i-\$150 000 kwimali-mboleko yokuthenga imoto, mali leyo eyayiba yinzala nje kuphela. Uninzi lwamaMelika lungathatha umhlalaphantsi ze liphile ngemali elingana naleyo luyibolekayo. Ayikho imfuneko yokuthenga imoto entsha rhoqo emva kweminyaka emibini. Kubalulekile ukuba ityala lisetyenziswe kuphela ukunceda kwiingxaki zexeshana okanye lisetyenziselwe ukuthenga izinto ezibonakalayo zelihlawulwe ibuyiswe ngezavenge zenyanga imali leyo – ukuba izavenge ezo ziyafikeleleka kuwe. Ukuba ngaba uhlala ngokuboleka inyanga nenyanga akuyi kuba nayo inkululeko ngokwasemalini.



Ngalo lonke ixesha hlala ukhumbula ukuphila ngemali ekulingeneyo. Loo nto ithetha ukuba kufuneka usebenzise imali enganeno kwaleyo uyamkelayo. Ukuba ngaba wamkela ama-R2 000.00 ngenyanga kufuneka ungasebenzisi mali ingaphezu kwe-R1 950.00 ukuze **WONGE**.

### 2.2 UKUBOLEKA MAYIBE KOKWENTO EYIMFUNEKO KUPHELA

Kubalulekile ukuba siboleke kuphela xa kukho imfuneko yoko. Musa ukuboleka imali ngenjongo yokuthenga izinto enyanisweni ezingeyomfuneko kambe nonokuhlala ngaphandle kwazo. Uya kuzibona unemali xa usongela into oyifunayo uze uyithenge xa unekheshi – oko kunjalo kuba xa uthenga ngetyala, uhlawula nenzala yaloo mali uyibolekileyo (eye ixhuzulwe yonke imihla kwibhalansi yakho) - ngoko ke uhlawula kakhulu ngelixa usonga okuncinane!

### 2.3 UKUBOLEKA KUNGADALA UXINZELELO OLUNGEYOMFUNEKO

Wonke umntu angayivuma into yokuba ukuhlala unezikweliti ezininzi kudala inkxalabo kunokuphila ngemali oyibhajethileyo. Ibenza ubomi bube nzima into yokuba ungakwazi ukuzenzela okanye ukuzithengela nayiphi na into oyinqwenelayo ngenxa yokuba ungenamali. Kona ukuphila unoloyiko lokuthinjelwa ifanishala okanye uhluthwe indlu okanye ungabinanto yokutya, yinto embi nedala inkxalabo kwaye ibonisa ukuba uthe chu ukuzika engxakini yemali. Oku kungadala iingxaki ezininzi ezingeyomfuneko kubudlelwane benu nto engachaphazela ubomi benu bemihla ngemihla.

## 2.4 YIBA NGUMTHENGI Olichule

### Amacebiso aya kuMthengi

#### FUMANA OKUNINZI NGEMALI YAKHO

#### **NGAPHAMBI KOKUBA UTHENGE OKANYE UBOLEKE IMALI:**

- Cinga ngayo loo mpahla okanye loo nkonzo uyifunayo.
- Thelekisa amaphawu entengiso (iibrendi) namaxabiso uhamb' uwathelekisa. Ukuba uboleka imali, thelekisa umyinge wenzala. Cela ukucetyiswa ngabahlobo kambe ukhangele neengxelo eziqulethe uthelekiso. Funa ukuqonda ukuba kungani besebenzisana nenkampani ethile, bahlawula malini uze uthi kuloo nkcazelo bakunika yona uzikhethela ukuba yeyiphi na ongaboleka kuyo imali.
- Thelekisa iivenkile. Khangela iivenkile eyaziwa ngokuqhuba kakuhle uze ke ngoko wenze isicwangciso sokuba ukhangele eyona nto ifikelelekayo kuwe. Funa ukwazi ukuba loo nkampani iqhuba kakuhle kusini na.
- Khangela ukuba akukho ntlawulo iyenye na ekunokufuneka, ntlawulo leyo injenge yokuthutha, eyokufakela okanye eyenkonzo. Kwimeko yemali-mboleko encinane kubalulekile ukujonga ukuba ithini na inzala kambe ulumkele neendleko ezingabhengezwanga.
- Funda iiwaranti/iigaranti ukuze uyiqonde into ekufuneka wena nomvelisi-mpahla niyenze kwakuvela ingxaki.
- Zifunde ngocoselelo izivumelwano. Qiniseka ukuba akukho ndawo zishiyeka zingabhalwanga nto ngaphambi kokuba utyikitye, kananjalo qinisekisa ukuba usivisise kakuhle isivumelwano.
- Cela umthengisi akucacisele ngomgaqo wevenkile wokujikiswa nokutshintshwa kwempahla.
- Musa ukuvela ukholwe nje ukuva kusithiwa ixabiso le nto liphantsi kuba ibhengezwe njengexabiso liphantsi.

#### **EMVA KOKUTHENGA OKANYE KOKUBOLEKWA IMALI:**

- Yifunde uyiqonde imiyalelo emalunga nendlela yokusebenzisa imveliso okanye inkonzo leyo kananjalo wazi ukuba zihlawulwa nini izavenge ngokwesivumelwano semali-mboleko.
- Gcina iikopi zezibhengezo-ntengiso, iziphethshana neencwadi obuzinikwe ngexesha ubuthenga. Zijongisise iimpahla xa uzinikwayo.
- Imveliso yisebenzise ngokwendlela ekuyalelwe ukuba isetyenziswe ngayo ngumenzi wayo kwincwadana/iphamflethi yayo.
- Yifunde uyivisise iwaranti/iigaranti.
- Zigcine zonke izivumelwano, iirisithi zentengiselwano, iiwaranti/iigaranti, nemiyalelo.
- Ukuba kuthe kwavela ingxaki, yixele kwangoko. Ukuzama ukuzilungiselela ngokwakho imveliso kungenza ukuba iwaranti/iigaranti ingasebenzi.

- Gcina ifayili yeenzame ozenzileyo ukuzama ukusombulula ingxaki. Kufuneka kuyo ufake namagama abantu obuthethe nabo, ubhale, ixesha nesiphumo sengxoxo yenu.
- Gcina iikopi zazo zonke iileta owawuzithumele neempendulo owazifumanayo. Bhala phantsi amagama awo onke amashishini okanye abantu owawathumelela/owabathumelela iikopi zeleta yakho.
- Chaza inombolo yemodeli, eyeseriyali negama le-brendi yemveliso.

**UKHUMBULE:**

- Qala ngokuqhagamshelana nomthengisi okanye umniki-nkonzo xa unesikhalazo.
- Ukuba ayisombululeki ingxaki yakho, qhagamashelana neofisi enkulu.
- Ukuba nalapho ayisombululeki ingxaki leyo, dlulela kwi*South African National Consumer Union* yona inamaqumrhu amaninzi aya kukunceda ekukusombuleleni ingxaki kunye nenkampani leyo ngaphandle kwentlawulo.
- Ukuthabatha amanyathelo asemthethweni mayibe yinto yokugqibela.

**IZIVUMELWANO**

- Ungaze utyikitye nayiphi na into ungaqalanga uyifunde okanye uyiqonde ngokupheleleyo. Ukuba kukho nto ungayiqondiyo kwisivumelwano eso, cela umntu onolwazi akuncede.
  - Ungaze utyikitye isivumelwano xa umthengisi okanye ishishini lingakuniki thuba lokuba usinike omnye umntu asiphonononge kuqala eso sivumelwano.
  - Qiniseka ukuba zikhankanywe zonke kwisivumelwano esibhaliweyo izithembiso ebezenziwe ngomlomo. Akunakuthembela kwinto ethethwa ngumthengisi, ukuba oko akubhalwanga phantsi kwisivumelwano.
  - Ungaze utyikitye isivumelwano kukho izinto ezishiyeke zingabhalwanga.
  - Krwela imigca kwezi ndawo ungabhalanga nto kuzo kuqala.
  - Yenza isivumelwano namaqumrhu aziwa ngokuziphatha ngendlela efanelekileyo. Ngokubhekiselele kubabolikisi bemali encinane thelekisa inzala uqinisekise kananjalo ukuba umbolekisi ngemali encinane ubhalisile kwi*National Credit Regulator*.
- Ifoni: 0860 627 627 okanye 0860 NCR NCR



***I-INSHORENSI NOTYALO-MALI***

Abathengi abaninzi baye bahanjelwe ngabathengisi be-inshorensi abahlukahlukeneyo bebathengisela iipolisi zokungcwaba, ezomhlala-phantsi, ezokujongana nempilo nezezipropati. Oomanejala botyalo-mali nabo bakwathengisela abathengi ezi nkonzo.

- UMthetho weeNgcebiso ngezeMali kunye neeNkonzo zoZakuzo (*Financial Advisory and Intermediary Services (FAIS) Act*) ukhusela abathengi abangene kwinkqubo yentengiselwano okanye kwimveliso efunisa imali.
- Lo mthetho ungasentla ucebisa umzisi-zinkonzo (umzekelo iqumrhu le-inshorensi), ummeli womzi we-inshorensi okanye umanejala wezotyalo-mali, kananjalo ukwajongene nokubonelelwa ngeenkonzo zokumela i-inshorensi ligosa elijongene noko.
- Ukuba baselungelweni, abantu ababandakanyeka kwezi nkqubo kufuneka babe nelayisenisi ekhutshwa yi-*Financial Service Board (FSB)* kwanendlela abaziphatha ngayo ngokwasezimalikeni (oko kuthethe ukuthi indlela ekufuneka usebenzisane ngayo nabathengi) icaciswe kulo Mthetho.
- Abathengi kufuneka bathi kwixesha elizayo baqiniseke ukuba basebenzisana namaqumrhu abolekisa ngemali okanye abameli babo.

Lo Mthetho ukwamisela iofisi kanozikhalazo (i-FAIS Ombud) ukuze kukwazeke ukuqwalasela izikhalazo malunga nabaniki-nkonzo zemali okanye abameli. Injongo kaNozikhalazo kukujonga ukuba izikhalazo zisombululeke ngokukhawuleza nangendlela efanelekileyo umthengi engakhuphanga zindleko.

## ICANDELO 3 - UKUHLAWULA IZIKWELITI ZAKHO

### 3.1 IZIPHUMO ZOMTHETHO WAKUSILELA KWIZIBOPHELELO ZAKHO ZEZIKWELITI

Ukuba unayo nayiphi na ingxaki ekuhlawuleni izikweliti zakho kufuneka udibane nombonisi-mali wakho ngokukhawuleza. Ukuba akunawo amanye amalungiselelo okuba wenze intlawulo kumbonisi mali, baya kuyidlulisela kumqokeleli wezikweliti okanye egqwetheni ingxaki yakho, lona ke liya kukuthabathela amanyathelo asemthethweni ukuze ihlawuleke imali oyikweletayo.

Ukuba kuthe kwenzeka oku

- ungaphela sewuhlawula nangaphezu kokuba ukweleta - uhlawula **inzala eyongezelekileyo** kunye **nemirhumo yezomthetho**
- imeko yakho iya kuya isiba mbi ngokuba mbi kunakuqala kwaye usengachaphazeleka kakubi ngokwerekhodi yezikweliti.

Kubathengi abaninzi yinto embi nedidayo ukufumana iileta namaxwebhu amagqwetha nokufikelwa yisherifu/ibheyilifu kwanabaqokeleli bezikweliti. Khangela apha ngasezantsi inkqubo esiyandlalileyo edla ngokulandelwa xa umthengi esilela ukuhlawula isikweliti okanye ukwenza amalungiselelo nomboneleli ngemali. Sinethemba lokuba oku kuya kukuxhobisa ngolwazi ukuze uziqonde izibophelelo zakho ndawonye namalungelo akho xa ungakhange uphatheke kakuhle. Kweli candelo, kuza kwandlalwa **iinguqu ezenziwayo kwiinkqubo zamagqwetha ngoJuni 2007 xa i-NCA yayiqalisa ukusebenza.**

Ezi nguqu zijolise ekunikeni abathengi ukhuselo, umzekelo ngokubakhuthaza ukuba bafune uncedo kubacebisi bezikweleti, xa bentywile ezikweletini.

### 3.2 AMANYATHELO OKUQALA UKUFOWUNA, IILETA EZIGUNYANZISA INTLAWULO, UKUTYIKITYA AMAXWEBHU OKANYE ISIGWEBO

- Ezinye iinkampani ziye zikufowunele xa uthe wasilela ukuhlawula - wena ke sebenzisa elo thuba ucele ukuhlawula imali onokukwazi ukuyihlawula. Qiniseka ukuba uyasigcina isithembiso sakho sokuhlawula - oku kuya kwenza ukuba iakhawunti yakho ingathunyelwa kwiinkonzo zomthetho zenkundla.
- Uya kufumana ileta okanye ufumane ileta enyanzelisa intlawulo okanye inkampani iya kukuthumelela isigidimi endlwini yakho okanye emsebenzini ukuba sizise ileta enyanzelisa intlawulo. Kwakhona lisebenzise eli thuba wenze amalungiselelo okuhlawula.
- Xa uye wafikelwa ngumqokeleli-zikweli, **uya kukucela ukuba utyikitye:**
  - iCandelo 57 leSivumo-tyala (*Acknowledgement of Debt*) apho utyikitya ukuba uyayazi into yokuba unesikweleti (siza kuchazwa ukuba yimalini), kwanokuba uyathembisa ukuba uza kuzihlawula, rhoqo ngenyanga izavenge zemali echaziweyo. Uya kutyikitya nento ethi ukuba uthe wasilela

kwakhona ukuhlawula (awahlawula) nokuba sinye isavenge ngokwesigqibo, umboneleli ngemali uya kuwasa enkundleni amaxwebhu esivumelwano owatyikityileyo apho benivumelene ukuba uza kuzihlawula, uze ke uwiselwe isohlwayo apho usenokutsalelwa imali yesikweleti emvuzweni (khangela iphepha elilandelayo): OKANYE

- ICandelo 58 isiVumo-sigwebo (*iConsent to Judgement*) othi ngaso uvuma ukuba isigwebo singathatyathwa enkundleni kwaye kungatsalwa imali emvuzweni wakho.
- Umahluko phakathi kwecandelo 57 necandelo 58 kukuba kwicandelo 57 unikwa elinye ithuba – akukho sigwebo usinikwayo xa ungasileli ekwenzeni intlawulo. Kwicandelo 58, uvuma ukugwetywa ngoko nangoko.
- ungaphela sewuhlawula nangaphezu kokuba ukweleta uhlawula inzala eyongezelelekileyo kunye nemirhumo yezomthetho imeko yakho iya kuya isiba mbi ngokuba mbi kunakuqala kwaye usengachaphazeleka kakubi ngokwerekhodi yezikweliti. Umqokeleli zikweleti/igqwetha liya kukuthumelela ileta egunyazisa intlawulo, endaweni yokuba kuthunyelwe isigidimi kuwe, okanye utyikitye phantsi kwecandelo 57/58, ufikelwa yisherifu/ibheyilifu ekuzisela isamani - edla ngokusiwa endlwini okanye emsebenzini wakho okanye kwidilesi ekwisivumelwano owawusityikityile (ebizwa ngokuba yi “*domicilium*”).

Xa ufumena iisamani:

- Unikwa **iintsuku ezintlanu (5)** zokuchaza ukuba uyaliphika enkundleni kusini na ityala.
  - Ukuba unesikweliti akunakukwazi ukuliphika enkundleni ityala elo – eyona nto ingcono **kukuzidibanisa negqwetha** ukuze wenze amalungiselelo okuhlawula izavenge zenyanga. Ucele ukuba bangawisi sigwebo njengoko ungasayi kusilela kwakhona ukuhlawula - ungasaphuli ke eso sivumelwano.
  - Kananjalo eso sithembiso usenzayo kufuneka usibhale phantsi emva koko ubathumelele ikopi (ugcine ubungqina).
  - Ukuba ngaba akusenakweleti, okanye akuvumelani nemali abathi uyayityala, kufuneka ubaxelele ukuba ufuna ukuliphika enkundleni elo tyala. Ukwenzela oko siqhoboshele apha ngemva kwisigwebo/*isamani iSaziso sokuPhika iTyala (Notice of Intention to Defend)*.
  - Kufuneka uyigcwalise uyihambise (uyise) kwidilesi ekhankanyweyo uthi emva kokuba kutyikitywe incwadana yokwamkela, uyithathe kunye nekopi yayo uyise kuMabhalana weNkundla.
  - Kwesi sigaba kufuneka uzidibanise nombolekisi ngezimali uzame ukuwusombulula lo mba okanye ufune **igqwetha** likuncede - kuya kubekwa umhla wokuxoxwa koku enkundleni. Loo nto ingabiza kakhulu kwaye eyona nto yokuqala kukubonisana ngendlela yokusombulula lengxaki okanye kwenziwe isivumelwano.
- Ngomthetho iNCA abathengi **abatshone ematyaleni** nabangakwaziyo

**ngezikweleti** ukuze bafumane uncedo ngendlela yokwenza intlawulo ngaphambi nasemva kokulandelwa kwenkqubo esemthethweni - oku kuya kuthetha ukuthi baya kuthi nje bakufumana ileta yesigunyaziso sentlawulo/isaziso esithi iakhawunti yabo isemva ngentlawulo, bazidibanise nababolikisi ngemali babo okanye nabacebisi ngezilweliti.

### 3.3 IZIGWEBO NEMINYE IMIYALELO YENKUNDLA

- Ukuba utyikitye **icandelo 57** uze uphinde usilele ukuhlawula, okanye utyikitye **icandelo 58**, okanye ukuba akuzisiso iisamani, inkundla ingakuwisela isigwebo ukuze uhlawule imali ekhankanyiweyo kuhlanganiswe inzala neendleko. Inkundla ingaphinde ithi emva kwesigwebo esithe sawiswa ikhuphe nawuphi
- na umyalelo kule ingasezantsi apha ephathelelene nendlela ababolekisi bemali abaya kuyibiza ngayo kuwe yonke intlawulo yeenkqubo eziqhutyiweyo:

#### – **Iwaranti yokuthinjelwa ipropati**

- \* Isherifu/ibheyilifu iya kuthunyelwa endlwini yakho ukuze ibhale zonke izinto onazo (umz. Ifanishala, izixhobo zekhitshi, imoto, njlnjl). Ezi mpahla ziye zidityaniswe ngendlela eza kwenza kuphume imali oyityalayo – emva koko zithengiswe endalini ngaphandle kokuba unayo le mali ifunwayo uze uyihlawule yonke. Isherifu/ibheyilifu ayivumelekanga ukuba ithathe ibhedi, izinto zokwandlala ibhedi neempahla ezo zinto zingashiyeka kuwe zona.
- \* Emva kokuba zithengisiwe iimpahla zakho, isherifu/ibheyilifu ihlawuliwe, imali eseleyo (ibhalansi) ithunyelwa kubaboneleli ngezikweliti obatyalayo. Ukuba ngaba zithe zakuthengiswa ezi zinto kodwa imali yangaphantsi kwaleyo ifunekayo ube unendlu, indlu yakho iya kuthengiswa nayo ukuze kuhlawulwe isikweleti. Ukuba akusekho ibhalansi esafuna ukuhlawulwa emva kwentengisiso yeempahla endalini, umbolekiso ngesikweleti omtyalayo uya kwenza isicelo enkundleni sokuba itsalwe emvuzweni wakho ibhalansi leyo.

#### – **Umyalelo wokutsalwa kwentlawulo emvuzweni**

- \* Le yenye yezona ndlela ziqhelekileyo zokuqokelela isikweleti kumthengi emva kokuwiswa kwesigwebo. Apha inkundla iye iyalele umqeshi wakho ukuba axhuzule isikweleti ngezavange kumvuzo wakho. Le nto ngamanye amaxesha kuye, ngempazamo, kuthiwe kukuganisha. Akukhomthethweni ukuba umqeshi wakho ale ukuxhuzula imali leyo - njengoko loo myalelo uphuma enkundleni.

#### – **Umyalelo wokuganishwa**

- \* Apha inkundla iye iyalele umntu (kudla ngokuba yibhanki yakho) okukweleta imali ukuba uhlawule umboneleli ngesikweleti endaweni yokuba ahlawule wena. Umzekelo, ukuba ubuzongele imali engama R5 000.00 kwiakhawunti yakho yebhanki ube utyala umboneleli ngesikweliti imali engama R3 000.00, inkundla iya kunika ibhanki umyalelo wokuba ibhanki ihlawule imali engama R3 000.00 ethathwe kwiakhawunti yakho iyinike abo ubatyala imali.



### 3.4 IINDLEKO EZINGAMNANDANGA ZOKUBUYISA IMALI YESIKWELETI NGOKWEMIMISELO YESIGWEBO

Xa siqwalasele oku kungasentla, uya kuphawula ukuba kubonakalisa iindleko ezininzi xa ithe iakhawunti yakho yanikezelwa emagqwetheni ibe ngawo aqokelela imali ekufuneka uyihlawule- akuyi kuhlawula isikweleti nje sodwa, koko ngoku uhlawula nenzala yaso (into engathatha ixesha elide uyihlawula, nenzala efakwa yonke imihla), iindleko zamagqwetha, abaqokeleli zikweleti, ukuya kwisherifu/kwibheyilifu xa zithe zibandakanyeka ekuhlawulweni kwababoneneli ngezikweleti.

- Nanku umzekelo weendleko nenzala ehlawuliswayo ngesikweleti apho kwathi kwawiswa khona isigwebo kwimali engama R7 200.00 eyathi inkundla yamisela inzala eyi-15.5% ngonyaka: (isigwebo sesikweliyeti sihlawula ngokulinganayo kwisithuba seenyanga ezingaphezulu kwezili-18)

Ikhapitali ehlawulwa ngesigwebo ngasinye	R 7 200.00
Inzala eyi 15.5% kwiinyanga ezili-18	R 809.21
Iindleko zomthetho	R 800.00
(10% plus VAT) R64.98 x 18	R 1 169.64
Zizonke iindleko eziya kuhlawulwa	
(5% yesavange ngasinye) = R30.00 x 18	R 540.00
Itotali	R 3 318.85
<b>ITOTALI EYA KUHLAWULWA (nekhapitali</b>	<b>R10 518.85 (R600.00 x 18)</b>
<i>Amanye amagqwetha aye abize nezinye iindleko ngofuwuno neleta nganye ekwifayili kwaye loo nto ingagqibela iyinto eninzi (lumkela ukubizwa imali egqithisisleyo ngamagqwetha- loo nto ingenzeka!)</i>	<i>Phawula ukuba inzala ibiphezulu umz ungagqibela uhlawule inzala ngaphezulu, e.g. 22% or 30%, engaphezulu kunye nezinye iindleko and yexesha elide.</i>

- Naxa sekukhutshwe iwaranti yokuba kufezekiswe isigwebo senkundla, ikakhulu idla ngokuba yisherifu/ibheyilifu eye ithimbe impahla yakho iye kuthengiswa ngexabiso elingaphantsi kwelona xabiso layo, naye atsale owakhe umrhumo ugqibele ngokuba netyala lemali elikhulu – ube usele ungenayo ifanishala yakho nezinye izinto.
- Kungoko iya kuba luncedo kuwe eyokuba **uzidibanise nomboneleli ngesikweleti okanye igqwetha** wakufumana isaziso sayo nayiphi na into kambe wenze amalungiselelo okuhlawula.
- Ukuba akukwazi ukuzenzela ngokwakho oku cela umntu akuncede okanye umcebisi ngezikweleti okanye kwiofisi ecebisa abathengi yona inceda simahla.

***Kubalulekile ukuba ukhangele uncedo lwasimahla njengoko bebaninzi abafuna ukunceda, bahlawulise ngaloo nto uze ke ngoko iye isiba mbi ngokuba mbi imeko yakho kunakuqala.***

Ngoko ke isikweleti esincinane sigqibela ngokuba ngumthwal’ omkhulu.

## **ICANDELO 4 - AMALUNGELO OMTHENGI NOLUNGISO KWINYATHELO LESIKWELETI NGOKWASEMTHETHWENI**

Zininzi izinto ezithethwayo malunga nabathengi abangaphathwanga ngokufanelekileyo ngabaqokeleli bezikweliti abaye babagrogrise xa bengakwazi ukhulawula, nangokutsalwa kwemali emivuzweni yabo into ke enokumshiya umthengi engenamali angaziphilisa ngayo, ngeesherifu/iibhelifu ezingakuhluthela impahla ziyithengise abe umthengi kusafuneka ahlawule ubuninzi besikweliti sakhe. Sikunika izikhokelo ngokubanzi kananjalo sikuxhobisa nangolwazi ngezilungiso ezikhoyo zokusombulula ezo ngxaki - kodwa ekugqibeleni, wena - njengomthengi - **kufuneka ume unyanzelise aMalungelo akho njengoMthengi.**

### **4.1 IZIKHOKELO NGOKUBANZI**

- Ukuba unesikweliti, qiniseka ukuba usihlawula rhoqo, nokuba kukancinane kangakanani, oko kukuthi ungaze unghalawui nento le - okukona uhlawulayo, kokukona kucutheka nenzala oya kuyihlawula ekuhambeni kwethuba.
- Musa ukuba noluvo lokuba - ibhalansi yakho ayichanekanga ngoko ke andizukhulawula kwanto - Ukuba unesikweliti kuya kufakelwa inzala yonke imihla side sibe sihlawule sagqitywa isikweliti.
- Ungaze utyikitye amaxwebhu aneendawo ezingabhalwanga nto - ukuba uyalelwe ukuba utyikitye icandelo 57 okanye 58, qiniseka ukuba yonke into efuna ukubhalwa ibhaliwe - imali ekufuneka ihlawulwe, iza kuba yimalini inzala, imali eza khulawulwa njengezavenge ngenyanga, kufuneka uqale nini ukhulawula kwaye uhlawula kanjani.
- Ungaze utyikitye uxwebhu ongavumelaniyo nalo - into oyityikityayo iya kubophelela kwaye uya kujongana neziphumo zayo.
- Qiniseka ukuba ufumana ikopi yento oyityikityileyo - obo bubungqina kwaye iya kukunceda ekwazini izibophelelo zakho.
- Faka isikhalazo rhoqo xa unengxaki - zama ukufumana uncedo xa unghakwazi ukuzithethela ngokwakho.
- Bonana nombokisi ngemali kunye negqwetha ngaphambi kokuba uthabathe amanyathelo asemthethweni (kuba ahamba neendleko) - kwaye ubagcine ngokubabhala phantsi abantu othethe nabo, ixesha nento ebenithetha ngayo.
- Okona kubaluleke kakhulu, kukugcina into eniyithethileyo ngokuyibhala phantsi uze uthumele ileta okanye i-imeyili kubo (zigcinele into ebubungqina boku kuba usenokuyifuna kwixa elizayo ekusombululeni ingxaki).

### **4.2 UKUZIKHUSELA – IMIYALELO KUNYE NE-IN-DUPLUM**

Zimbini iindlela abanokuzikhusela ngayo abathengi ngokomthetho wesiqhelo naphantsi komthetho *iNational Credit Act* onokuwusebenzisa xa uthe wakumangalela umbokisi ngemali ngaso nasiphi na isixa-mali. Oku kuthetha ukuba umbokisi ngemali unelungelo lokukumangalela malunga naloo mali,

kodwa unelungelo lokuzikhusela enkundleni yamatyala kwaye usenokuphumelela ngokwala manyathelo alandelayo:

- Ngokomthetho, ukuba ngaba kwixesha elidlulileyo kwaye kwafuneka kubekho imali oyihlawulayo kwi-akhawunti esele ineminyaka engaphezulu **kwiminyaka emithathu (3) eyadlulayo**, ungazikhusela ngokuthi **ibango elo liphelelwe lixesha**. Ukuba ngaba uzikhusela ngelitshoyo (kwaye kuthi kanti oko kuyinyaniso), akuyikufuneka kwaphela ukuba usihlawule eso sikwelethi. (oku akusebenzi emva kokuba kuwiswe isigwebo).
- Ukuba inzala, imirhumo neentlawulo e-akhawuntini ingaphezulu kwibalansi ekufuneka uyihlawule ngexesha waye wasilela ukhlawula okokuqala, ungenza ibango lokuba inzala, umrhumo okanye intlawulo icinywe **ngokwemimiselo ye- in duplum**.

### 4.3 IMIGAQO ELANDELWA NGUMQOKELELI ZIKWELETI

Ukuba umqokeleli zikweliti uyahlawulisa ngomsebenzi awenzayo, kufuneka abe ubhalisiwe kwiQumrhu laBaqokeleli baMatyala kwaye abavumelakanga ukuba:

- Bakunyanzelise okanye benze izigrogriso zokukunyanzelisa wena okanye usapho lwakho/ benze izigrogriso zokuba baya kwenza into kuwe okanye kusapho lwakho.
- Badlulise okanye bagrogrise ngokuba baza kudlulisa iinkcukacha ngawe kumqeshi wakho into ke engenza kubekho ichaphaza elibi kuwe njengomsebenzi.
- Bakunike amaxwebhu asemthethweni abubuxoki xa bekunceda.
- Bazenze amapolsa, iisherifu okanye amagosa enkundla.
- Bahambise okanye bagrogrise ngokuba baza kuhambisa iinkcukacha ezingenabunyani malunga nobume bakho ngokwezikweliti.
- Bakuhlululise imali engaphezulu kunomrhumo omiselwe yiKhansile.
- Ukuba ayikonwabisi indlela umqokeleli zikweliti akuphatha ngayo, okanye ukholelwa ukuba bahlawulisa kakhulu, **faka isikhalazo kwiBhunga laBaqokeleli ziKweliti kule fowuni: 012 804 9808/8483**.

### 4.4 NGABA SIRHOXISWA NINI NJANI ISOHLWAYO

Ukuba ngaba isohlwayo wasinikwa ngokungafanelekanga ungafaka isicelo enkundleni sokuba sirhoxiswe isohlwayo (sisuswe). Inkundla iya kusirhoxisa isohlwayo ukuba:

- Isohlwayo wasinikwa ungekho enkundleni (oko kukuthi. isohlwayo senzeka ngempazamo), kwaye.

- Ungafaka isicelo sokuba sirhoxiswe kwisithuba seentsuku ezingamashumi amabini (20) emva kokuba uye wazi ukuba kukho isohlwayo esinjalo, kwaye.
- Ufuna ukulithintela elo bango - ungenza intetha efungelweyo yokuba kutheni ungazange ulithintele ibango elinjalo kwangaphambili kwaye ingaba sithini isithintelo sakho kwibango elo.

#### 4.5 UMYALELO WOKUXHUZULWA KWEMALI EMVUZWENI

##### INGABA IYINTONI KANYE LE NTO?

Ukuba akuyihlawuli imali oyikwelitayo, inkundla iya kukhupha umyalelo iwuthumele kumqeshi wakho ukuba kutsalwe imali emvuzweni wakho ukuze uhlawule abo ubakweletayo. Le nkqubo ibizwa ngokuba yi-*Emolument Attachment Order*.



##### ZIYA KUTHINI IZIPHUMO ZOKU?

Uhlawula imali eninzi kunaleyo uyikwelitayo. Oku kwenzeka ngenxa yokuba uhlawula inzala nemali yamagqwetha.



##### NGAWAPHI AMALUNGELO AM?

Ungenza isicelo eNkundleni sokuba urhoxiswe umyalelo wokutsalwa kwemali emvuzweni xa ucingela ukuba ifakelwe ngokungekho mthethweni okanye ungacela ukuba eso sixa-mali sincitshiswe xa imali oyihlawula ngezavenge ungenakukwazi ukuyihlawula.



linkundla ziya kusirhoxisa isohlwayo xa sele ubonisile ukuba uligqibile ukulihlawula ityala lakho ube unayo neleta eya kwiqumrhu letyala eqinisekisa ukuba isikweleti sakho ugqibile ukusihlawulela, abanasizathu sokuba bangasirhoxisi isigwebo. Izicelo ziye zenziwe ligqwetha egameni lakho. Ukuba ubaleka iindleko, ungazenzela nangokwakho.

#### **4.6 UKWENZA ISICELO ENKUNDLENI SOKUBA KURHOXISWE OKANYE KUTSHINTSHWE UMAYELELO WOKUTSALA EMVUZWENI (EMOLUMENT ATTACHMENT ORDER)**

Ukutsalwa emvuzweni ngamanye amaxesha kuye kwenziwe ngokungekho mthethweni, umz. ukuba utyikitye isivumelwano ukuba kutsalwe emvuzweni wakho kanti kwangaxeshanye wenze isicelo semali-mboleko. Umyalelo wenkundla unganobuqatha ngakuwe ukuba akukwazi ukuzihlawula izavenge zakho.

Ungenza isicelo enkundleni sokuba kushenxiswe/kutshintshwe umyalelo. Isicelo sakho kufuneka sikhathshwe luxwebhu olubizwa ngokuba yiNotice of Motion apho uya kuchaza into ofuna ukuyenza, kufuneka ke ngoko ungenise neafidavithi. Oku kuya kuchaza nengcombolo yemeko yakho. Ukuba akukwazi ukuhlawula, uya kuchaza ukuba ukwazi ukuhlawula malini ngenyanga uze unike neenkukacha ezipheleleyo zengeniso yakho kwaneendleko zakho kunye nezinto ezibonakalisa ubungqina ezikhapha oku (umz. izitetimenti zee-akhawunti, iirisithi zerenti, iphepha lomvuzo/lomrhulo). Inkundla iya kuziqwalasela ii-akhawunti zakho ize ibone eyona ndlela ifanelekileyo eyamkelekileyo yokuhlawula.

Ukuba uthe wahlawula ngaphantsi koko ufanele ukukuhlawula kwizavenge zakho, kokukona iba ninzi nenzala oyihlawulayo.

#### **4.7 UKWENZA ISICELO ENKUNDLENI SOKUNQANDA UKUTHENGISWA KWEEMPAHLA**

Ukuba iye yafika isherifu/ibheyilifu endlwini yakho emva kwesigwebo esibalula iimpahla zakho eziphakamisekayo (khangela iphepha 16), ungafaka isicelo enkundleni sokuba sitshitshiswe isohlwayo.

Inkundla iya kukhupha umyalelo kuphela xa oku kuqinisekisa ukuba uya kubanako ukuhlawula izavenge ezamkelekileyo kunye/okanye uvume ukuba kutsalwe emvuzweni wakho. Kwakhona kuya kufuneka ungakuphosi ukwenza intlawulo kungenjalo uya kuphinda ubuyiselwe umyalelo wokuba zithengiswe iimpahla zakho. Ukuba oko kuyalela kwenzeke ngokungekho mthethweni, ungenza isicelo sokuba urhoxiswe loo myalelo.

#### **4.8 AKUXOLANGA YINTLAWULO NEMIRHUMO YAMAGQWETHA? UNGENZA ISICELO SOKUBALWA KWEEDELEKO ZOMTHETHO**

Zininzi izikhalazo ezivela kubathengi zokuba intlawulo yamagqwetha iphakame kakhulu kwaye abazi ukuba bangenza njani ukuze bayibone indlela abahlawulisa imali ngayo okanye indlela yokukuphikisa oko kuhlawuliswa.

- Abatyalwayo bangabanga oko kumiselwe njengentlawulo kwimithetho yeNkundla; okuvumelekileyo.
- Zimbini iindidi zeentlawulo zeendleko zomthetho - ngumrhumo ongummiselo kunye nemirhumo yemali eninzi esebenza kuphela xa umthengi evuma okanye iyinkundla emisele umyalelo. Xa utyikitya isivumelwano, kudla ngokubakho igatya elithi, xa uthe wasilela, umcimbi wakho uya kudluliselwa emagqwetheni kuze kufuneke uhlawule iindleko zokuqokelelwa kwemali ngokommiselo weentlawulo “phakathi kwegqwetha nomxumi walo”. Oku kuvumela ukuba umboneleli aqokelelele izinto ezininzi kodwa yona imali abanokuyiqokelela ibe ilawuleka.
- Ukuba ucinga ukuba usenokuba uhlawuliswe ngaphezu kokuba bekufanelekile, cela ukubalelwa ngokupheleleyo istetimente uze uthi xa ungaxolanga ucele ukuba inkundla loo bhili iyinike ingqwalaselo enkundleni (thethathethana malunga noku ngoba uyayihlawulela loo nto).
- Ingxaki ekwenzeni oku kukuba kunzima ukuba umthengi akwazi ukucela umngeni ngokwakhe kule meko; kufuneke ke ngoko afumane umntu onolwazi oya kucela umngeni koku xa kuthe kanti imali efunekayo ayichanekanga.

#### **4.9 NGABA UPHANTSI KOLAWULO LWEZIKWELETI KWAYE KUNZIMA UKUPHUNCUKA?**

Enye yeengxaki ezinkulu zokuba sezikweletini yinto yokuba kukho abantu abaninzi abathengisa nabathembisa abathengisi ukuba bangabakhupha kwidabi lezikweleti, kodwa ezo ndlela zokubakhupha zithetha ukuba baya kukuhlawulela oko, ingaphucuki nakanye imeko yabo bafuna uncedo. Abathengi abaliqela baye babesengxakini enzima nangakumbi xa bethe babaphantsi kokuhlawulelwa izikweleti zabo apho kuye kufuneke bahlawule imali kwiqumrhu lolawulo zikweleti rhoqo ngenyanga lize lona liyabe lihlawula iinkampani ezahlukeneyo.

Okokuqala abalawuli zikweleti bayahlawulisa ngokwenza ezi nkonzo kwaye yimalana engephi ethi ihlawule izikweleti zomthengi. Kwangaxeshanye uhlawula nenzala yezikweleti, ibhalansi yezikweleti zakho iye inyuke ngokunyuka endaweni yokuba ihle kuba iinkampani zifumana imali encinane kunaleyo ifunekayo.

Kufuneka usoloko ufuna ukuqonda kumlawuli wezikweleti zakho ngestetimenti sentlawulo eyenziweyo kwiakhawunti yakho ucele izitetimenti kwiinkampani ezo ukuze ubone ukuba kuhlululwe malini. Ukuba uzifumene usengxakini xa ubuthembele komnye waba balawuli zikweleti bazenzela iprofithi zidibanise neenkampani onezikweleti kuzo ucele ukwenza intlawulo emva koko uye enkundleni yamatyala ukuze urhoxiswe umyalelo lowo – ukuba ufuna uncedo yiya kwiofisi engakunika iingcebiso okanye iqumrhu leengcebiso ngezikweleti elingenzi profithi ufune uncedo.

### OWONA MGAQO UBALULEKILEYO

**Thetha ngokunyanisekileyo nequmrhu elikuboleke imali ngaphambi kokuba kuvele ingxaki – isininzi sabo siya kukuphulaphula!**

#### 4.10 UNEZIKWELETI EZININZI?

##### FUMANA UNCEDO NGENDLELA OZA KUHLAWULANGAYO

Umthetho *iNational Credit Act* umisela ukuba abathengi “**abatshone kwizikweleti**” bafumane uncedo, oko kukuthi xa ungakwazi ukuphumeza izibophelelo zakho ngexesha elifanelekileyo. Olu ncedo luthetha ukuthi uzenzela isicwangciso sokuhlawula sisenziwa ngokomyalelo wenkundla, kwaye siya kukunceda ukuze uqiniseke ukuba uya kude ukwazi ukuhlawula amatyala akho rhoqo ngenyanga.

Kukwathetha ukuthi

- Liya kungcoliseka igama lakho ngokwezikweleti kwibhyuro (lize lisuswe wakuba ukwazile ukukhawulelana nezibophelelo zakho)
- **AKUVUMELEKANGA UKWENZA ESINYE ISIKWELETI UDE UBE UGQIBILE UKUHLAWULA IZIKWELETI ZAKHO.**
- Kuya kufuneka uhlawule umrhumo ohlawulwa ngaphambi kokuqwalisa kwenkqubo ize loo nto isinyuse isikweleti sakho.

Le yindlela esebenza ngayo le nkqubo:

*Ukuba unezikweleti kakhulu, ungalufumana uncedo lokwenza isicwangciso sokuhlawula ngale ndlela:*

- ngokuziqonda wena ngokwakho **ukuba uyalufuna uncedo kwaye ungazikhethela ukuba usebenzise yiphi na indlela**
  - Omnye wababoneleli beziweleti okunceda ngokwakhe **ngaphandle kokuya enkundleni** ngokuthi nenze isicwangciso sokuhlawula (qinisekisa ukuba oku kwenziwa ngaphandle kwentlawulo); **OKANYE**

- Umcebisi ngezikweleti okanye iqumrhu lokusombulula ingxaki okanye inkundla yabathengi, nto ezo ziya kukunceda **ngokusesikweni** ekwenzeni eso sicwangciso sokuhlawula, (abanye baya kukwenzela iprofiti oko kwaye baya kukuhlawulisa umrhumo omiselweyo, abanye basenokungabi nanjongo yaprofiti kwaye mhawumbe kungafuneka ukuba uhlawule imalana nje engephi ngoko ke qinisekisa ukuba yimalini loo mirhumo); OKANYE
- Xa **ufumana ileta evela kumboneleli zikweleti ekuxelela ukuba usemva ngentlawulo kwiakhawunti yakho**, ngoku kumele ukuba bacebise ukuba ufune uncendo kubacebisi bezikweleti xa kukho ukungavisisani okanye ufune isicwangciso sokwenza intlawulo. Umboneleli wezikweleti uya kuya enkundleni ukuze ibe yiyo ewisa isigwebo kuphela xa ungaphendulanga okanye ungafakanga isicelo sokucetyiswa ngesikweleti kwade kwadlula iintsuku ezilishumi (10) ezibalwa ngeentsuku zomsebenzi (kananjalo kwezingaphezu kwamashumi amabini (20) emva kokuba usilele ukwenza intlawulo); OKANYE
- Xa lide laya enkundleni ityala lakho waze umantyi wayiphonononga imeko yakho, umantyi uya kuthi ngaphambi kokuwisa isigwebo, ayalele ukuba ityala elo liphononongwe ngumcebisi wezikweleti.

Xa uthe wadibana nomcebisi wezikweleti, uya kuyalelwa ukuba ugqwalise ifomu engummiselo apho uya kubhala khona ingcombolo ngengeniso, amatyala neendleko. Umcebisi lowo uya kuzazisa zonke iinkampani ezikubonelele ngezikweleti ukuba azivumelekanga ukukuthabathela amanyathelo omthetho kude kudlule iintsuku ezingamashumi amathandathu (60) (nomantyi usenokunika imvume yokuba iqhube inkqubo yokuqwalaselwa kwezikweleti zakho).

Umcebisi wezikweleti uya kuthi ke ngoko emva kokuhlalutya zonke iinkcukacha, agqibe:

- Ukuba imali-mboleko/ityala umthengi walinikwa ngaphandle kwenkathalo kusini na? Oko kukuthi: Ukuba kuthe ngalo naliphi na ixesha wenza isicelo sokunikwa ikhredithi, waza umboneleli wezikweleti akakwazi ukuqwalasela kakuhle ukuba uza kubanako na ukusihlawula isikweleti sakho (wasuka wakholelwa ukuba iinkcukacha omnika zona zichanekile malunga neendleko zakho –**ukuba akunikanga ngcombolo zichanekileyo neziphelileyo, eso sikweleti asiyi kuthathwa njengesenziwe ngaphandle kwenkathalo**).
- Ukuba ngaba imali-mboleko wayiboleka ngaphandle kwenkathalo, umcebisi uya kwenza isindululo enkundleni malunga noko aze umantyi enze isigqibo malunga nentlawulo yeso sikweleti, umz. kuncitshiswe inzala/kurhoxiswe intlawulo/zisuswe nezibophelelo ebezibekelwe umthengi. Khumbula: ngalo lonke ixesha kuya kufuneka ukuba uyihlawula imali owawuyibolekiwe!



- xa unengxaki ngokwemali,
- zenzele isicwangciso sokuhlawula ukuze ukwazi ukumelana nokuhlawula izavenge zakho zenyanga.

Ukuba iqumrhu lababoneli ngamatyala liyasivuma esi sicwangciso, abacebisi bezikweleti basenokufuna UMYALELO WOKUFUMANA IMVUME enkundleni, xa abanoneleli ngezikweleti bengasamkeli isicwangciso, abacebisi bezikweleti baya kusisa enkundleni isiphakamiso nakwamantyi baze emva koko benze isigqibo sokuba basamkele okanye bangasamkeli kusini na isiphakamiso (ababoneleli bezikweleti banelungelo lokuya enkundleni basichase isiphakamiso xa benqwenela ukwenza kanjalo).

Kusenokulindeleka ukuba wenze intlawulo kubaboneleli ngezikweleti ngokuhlawula kwiqumrhu ekuhlawulwa kulo amatyala – kwakhona kufuneka umana ujonga ukuba akukho mirhumo ifakelelweyo na koku.

Xa usebenza nabantu okanye amaqumrhu angakunceda ngamacebiso ezikweleti nokwenza intlawulo kwityala lakho, hlala unobulumko ngemali abaya kuyibiza yemirhumo xa bekwenzela loo nkonzole – njengoko imirhumo le isongeza ityala lakho. Bacele bakuxelele ngokukubhalela phantsi ukuba bahlawulisa malini ngokwemirhumo kunye neendleko.

Khetha le ibiza kancinane (kakade kufuneka babengabanobuchule nabayaziyo into abayenzayo) – ukuba umcebisi ngezikweleti uthe wakunceda ngaphandle kwentlawulo okanye engakuhlawulisanga kakhulu uya kuba ukhethe kakuhle kuba babonakalisa umdla wokukunceda, ingekuko ukufuna ukuzenzela imali (khangela amaziko anika iingcebiso ngaphandle kwentlawulo okanye i-NGO ezingasebenzeli nzuzo) abanye ababoneleli ngezikweleti abatsali mrhumo ngokutsala kwabo imali yesikweleti, nale ingayinto onokuyikhetha – kodwa kufuneka uqonde ukuba le nto bakucebisa yona ifanelekile kwaye ilungile.

Okokugqibela, ukuba akukwazi ukufumana nokuba yeyiphi na indlela ongakhetha kuzo kwezi zimbini, khangela iqumrhu elicebisa ngezikweleti elihlawulisayo – kodwa uyilumkele imali eliyihlawulisayo kananjalo ujonge ukuba ingaba lenza le nto belithe liyayenza kusini.

**Ukufumana iqumrhu elicebisa ngezikweleti kwindawo ohlala kuyo, okanye ukuba likhona iqumrhu elicebisayo kodwa ube ungaxolanga lilo ngoku ufuna ukufaka isikhalazo, tsalela iNational Credit Regulator kule nombolo 0860 627 627 okanye 0860 NCR NCR.**

#### 4.11 UKUHLUTHWA KWEEMPAHLA EZITHENGWE NGESIKWELETI

Umthetho *iNational Credit Act* ubakhusela kakhulu abathengi abathenge iimpahla ezithile ngemali-mboleko ebuyiswa ngezavenge, imali-mboleko ekhuselweyo okanye eyoqeshiso baze basilele ekuhlawuleni izavenge zabo.

Ukususela ngoJuni 2007, uya kwazi ngoku ukubuyisela iimpahla kumthengisi kwisithuba seentsuku ezintlanu zomsebenzi zeveki emva kokubhala isaziso esichaza ukuba uyasirhoxisa isivumelwano sokuthenga. Umthengisi kulindeleke ukuba athi kwisithuba seentsuku ezilishumi (10) zomsebenzi akunike ixabiso eliqikelelweyo leempahla. Uya kuthi nawe kwisithuba seentsuku ezilishumi (10) ungabisazihambisa iimpahla koko uqhubeke nesivumelwano okanye uvumele umthengisi ukuba athengisa impahla leyo ngelona xabiso lifikeleleka kangangoko.

Kuya kuthi kwakuba zithengisiwe impahla ufumane isaziso esibhaliweyo esinengcombolo yentengiso ebalula nayiphi imali osayityalayo ukuba kubekho ukusilela. Le mali usilele ngayo kufuneka ihlawulwe okanye otyalawayo angafumana ukugwetyelwa. Ukuba akuxolanga yintengiso, ungaya kumthengisi okanye ukhangele uncedo kumlamli okanye uye kwinkundla yabathengi yephondo okulo.

## ICANDELO 5 – ULWAZI MALUNGA NEEBHYURO

Enye into engentlanga ngokuphathelene nokungahlawuli iikhawunti zakho kwanaleyo bangayithandiyo abathengi kukuba ezi nkukacha ziye zigcinwe kwicredit bureaux baze abathengi abaninzi bafumane ubunzima xa befuna isikweleti. Apha sichaza indlela ezisebenza ngayo iibhyuro kwanento ekufuneka uyenze ukugcina igama lakho lilihle ngokwezikweleti.

### 5.1 INKQUBO YOKUGCINWA KWEENKCUKACHA ZEZIKWELETI KWI-CREDIT BUREAUX

- Umthetho omtsha *iNational Credit Act* umisela bonke ababoneleli ngezikweleti ukuba bazigcine zonke iinkukacha zezikweleti ozinikiweyo kwiicredit bureaux/kwiirejistara eziphambili. Njengokuba la maqumrhu enikana iinkukacha, zonke iinkukacha zakho ziyakuvela kumqulu wezikweleti kwi-bureaux.
- Ezi nkukacha ziquka igama lakho, iSazisi, idilesi nendlela ohlawula ngayo (ukuba uzihlawula rhoqo ngenyanga izavenge zakho kusini), naziphi na iinkukacha ezingokusilela, ndawonye nezigwebo, imiyalelo yokubekwa phantsi kolawulo nokutshona.

- Bonke ababoneleli ngezikweleti kufuneka bakhangele ukuba umthengi uya kwazi na ukuba anganikwa isikweleti/baqinisekise ukuba umthengi akayi kuzika ematyaleni ngokufumana esinye isikweleti esitsha, ngoko ke baya kuya kwiofisi yabanezikweleti ukujonga irekhodi yakho ngokwezikweleti:
  - Ukuba irekhodi yakho ngokwezikweli intle, ubuhlawula inyanga nenyanga kwaye ushiyekelwe yimali onokuzigcinela yona, ungavunyelwa ufumane esinye isikweleti
  - Ukuba akumhlanga ezincwadini (ngenxa yokuba usilela ukuhlawula okanye uwiselwe isigwebo okanye uphantsi kwabalawuli zikweleti), umboneleli ngesikweleti usenokwala ukukunika esinye isikweleti ngenxa yokuba unerekhodi elibi.
- Ngoko ke abantu abaninzi bakhona ezincwadini zebhyuro – **abanye bahle ngeli xesha abanye bebabi ngokwezikweleti ezincwadini.** Kuxa umthengi enerekhodi embi xa sukube kuthetha ngokuba u *“blacklisted”*.

## 5.2 IZINTO EZIXHALABISA UMTHENGI

- Xa kubonakala ukuba uyasilela ukuhlawula okanye kukho ezinye izinto ezingentlanga ngokwezikweleti egameni lakho uze ulihlawule uligqibe ityala lakho, kufuneka kubekho into echaza ukuba **“UHLAWULE WAGQIBA”** kwizikweleti zakho ethi ibhalwe yibhyuro – iya kususwa ngelo xesha ingcombolo embi ngokwezikweleti egameni lakho njengoko kubonisiwe kwitheyibhile 8 – ngoko ke ungamfanyekiswa zizithembiso ezithi *“ukusula izikweleti”*, njengoko imigaqo ekhankanywe ngasentla apha kufuneka ilandelwe.
- Ukuba umboneleli ngesikweleti akavumanga ukukunika isikweleti ngenxa
  - lokwaziswa ukuba ufakwe ngoobani na uze unikwe neenombolo zabo zoqhagamshelwano
  - lokwenza isicelo zokubona irekhodi yakho yezikweleti.
- Indlela yokufumana ikopi yerekhodi yakho yezikweleti

libhyuro zimele ukukhusela izinto zakho ezisekhusini (zinganikisi ngazo kwabanye ngaphandle kwemvume yakho), ukugcina iirekhodi zichanekile (olu luxanduva lwababoneleli ngezikweleti abaye base iinkcukacha zakho kwibhyuro) kwaye kufuneka bakuxelele yonke into – ngoko ke unelungelo lokuba ufumane ikopi enye (1) yerekhodi yesikweleti sakho mahala unyaka ngamnye okanye ungazithengela ikopi nge R14,99 ku-[www.credit4life.co.za](http://www.credit4life.co.za). Ibhyuro ayikuniki ingcombolo ngefowuni wena kufuneka uye neSazisi sakho – oku kukhusela izinto zakho ezisekhusini. Tsalela iTRANS UNION: Ifoni 0861 482 482 okanye iExperian Bureau: Ifoni 0861 105 665.

- Ukususwa kweenkcukacha ezingentlanga ngokwezikweleti kwiikredithibhyuro  
Nayiphi na ingcombolo engentlanga kwirekhodi lakho ngokwezikweleti iya kususwa kuphela:
  - Xa iinkcukacha zingachanekanga.
  - Xa sekudlule ixesha elo bekuphele – oku kuya kuzenzekela.
  - Xa isigwebo ziye sarhoxiswa enkundleni.
  - Ukuba inkampani iye yacela abo bafaka amagama eluhlwini kwibhyuro ukuba bayicime/bayisuse egameni lakho, ngenxa yokuba ukufakwa kwayo kwakuyimpazamo.

Ukuba enye yezi zinto zingasentla ithe yahambelana nemeko yakho, ingcombolo engentlanga engcolisa igama lakho kufuneka isuswe ngaphandle kwentlawulo.

### 5.3 INTO ONOKUYENZA LAKUNGCOLISEKA NGEMPAZAMO IGAMA LAKHO KWIOFISI YABANEZIKWELETI

Qala uye kufaka isikhalazo kumboneleli ngesikweleti wakho ukuba utha awahamba kakuhle, ungaya kwiofisi yabanezikweleti wena ngokwakho. Ukuba akufumani ncedo nalapho, tsalela ufake isikhalazo sakho kwi-ofisi kanozikhalazo i-**Credit Information Ombud kule nombolo 0861 662 837**. Le ofisi kanozikhalazo ineenkonzo ezingahlawulelwayo ngabo bakhupha ingcombolo kwiibhyuro. Akukho mfuneko yakuhlawula magqwetha okanye nkampani ukuze uphume kuluhlu lwabanezikweleti ezihlawulelwa kakubi – ngaphandle kokuba ufuna ukuya enkundleni ukuze isigwebo sakho sirhoxiswe.

Abantu abaninzi bafakwe kwiincwadi zabangaqhubi kakuhle kwizikweleti ngenxa yokuba bengalandelanga ndlela ifanelekileyo yokucwangcisa imali. Ukuba uyicwangcisa kakuhle imeko yakho yezemali, uhlawule ababoneleli bakho bezikweletu ngexesha uya kuzenzela irekhodi entle yokuhlawula kwakhona. Qinisekisa ukuba uyilandela ngocoselelo imimiselo yokucwangcisa imali echazwe kule ncwadi ukuze imeko yakho ngowezemali iphucuke.



## ICANDELO 6 – UMGIBE WEZIKWELETI NOLAWULO LWEZIKWELETI

Injongo yale ntetho kukwazisa amajelo eendaba noluntu malunga nomgibe wezikweleti kwanelungelo analo umthengi ekufumaneni ulwazi malunga noko angakhetha kuko kunye neendleko ezibakho xa ephantsi kolawulo lwezikweleti kwaneendleko zenzala exandileyo.

### 6.1 YINTONI UMGIBE WEZIKWELETI?

Ababoleki kufuneka bazazi iziphumo zokuntywila ematyaleni nemingcipheko ebakho kwakunye neendleko zokuba phantsi kolawulo lwezikweleti. Iziphumo zokuba sematyaleni kakhulu nokusetyenziswa kolawulo lwezikweleti ngokungafanelekanga yinto apha ekuya kusoloko igxininiswa kakhulu.

Ngelishwa, abanye abanganyanisekanga bangoosomathuba abazenzela imali baze balobe abathengi abanamatyala kakhulu bebathembisa ngesisombululo esikhawulezayo “okubakhupha kwizikweleti zabo”.

### 6.2 KUFUNEKA WENZE NTONI XA UNGAKWAZI UKUFEZEKISA IZIBOPHELELO ZAKHO ZEZIKWELETI?

- Ukuhlawula ikheshi (okanye nge-debit card) yeyona ndlela ingenazindleko kuba akukho nzala ifakiweyo kwixabiso lokuthenga;
- Abathengi bangakwazi ukwenza uthethathethwano lokufumana isaphulelo;
- Kulula “ukukhangela uthelekiso” lwamaxabiso afikelelekayo.

### 6.3 ZEZIPHI EZINYE IINDLELA ZEMALI EZINOKUNCEDA ABATHENGI?

Candelo 74 lomthetho *iMagistrate’s Court Act* ibanika abantu abangenazi asethi zibambekayo nabanamatyala afikelela kuma-R50 000.00 imvume yokwenza izicelo zokuba kulawulo lwezikweleti. Lo myalelo uyamkhusela umthengi okwethutyana (abathengi) ze unyanzelise ukumiselwa kwesicwangciso sokuhlawula esiya kumenza umboleki akwazi ukuhlawula amatyala akhe kambe ashayeke nemali yokwenza ezinye izinto.

Abathengi kufuneka bayazi into yokuba le ndlela yokuhlawula ineendleko kuba ingade ifikelele kwi-R1200.00 ukufumana uncedo lwabalawuli bezikweleti. Abalawuli zikweleti bathatha i-12,5% yentlawulo eyenziwa ngenyanga nganye ngenkonzo abakwenzela yona ngeli xesha yena umqeshi ethatha enye i5% “engumrhumo wolawulo lwenkonzo” kuba kufuneka bahlawule umlawuli zikweleti imali emiselwe inyanga nganye.



**Umzekelo:**

Isikweleti esiyi-R13 650.00 singahlawulwa ngeendlela ezimbini: Ngokomlinganiselo wenzala yonyaka (28%) okanye ngokwenkqubo yabalawuli zikweleti ngokomyalelo wenkundla.

Umlinganiselo wenzala ngonyaka	Ukuba phantsi kolawulo lwezikweleti
Kwi-28% yenzala yonyaka, intlawulo yi: kwiMali elityala- R13 650.00 (kwi 28% ngenyanga) iXesha elimiselweyo lokuhlawula: 12 iinyanga Intlawulo yenyanga: R1 317.00 lyonke imali ehlawuliweyo: R15 807.00	Phantsi kolawulo lwezikweli, intlawulo yi: kwiMali elityala: R13 650.00 Imirhumo yoMyalelo woLawulo zikweleti: R14 850.00 Intlawulo entsha: R450 ngenyanga Ngaphantsi nge 5% kumqeshi: R22.50 ngenyanga Ngaphantsi nge 12.5% eya kulawulo zikweleti: R53.43 ngenyanga Intlawulo eya kubaboneleli ngezikweli: R375.00 ngenyanga iXesha elimiselweyo lokuhlawula: 109 iinyanga (ngaphezu kweminyaka elithoba) lyonke imali eya kuhlawulwa : R49 050.00

**6.4 KUTHETHA UKUTHINI UKUBA PHANTSI KOLAWULO LWEZIKWELETI?**

Ukuba phantsi kolawulo lwezikweleti yeyona ndlela ifanelekileyo ukukhusela nokunceda abathengi ukuba bakwazi ukuhlawula izikweleti zabo ngendlela ecwangcisekileyo nefikelelekayo ukuze bakwazi ukuphinda baqinise uqoqosho lwabo ngesidima bakukhululeka.

Ukuba phantsi kolawulo lwezikweleti kwenza ukuba abathengi bakwazi ukulawula imicimbi yabo yemali ngokokulawulwa ngabo bancedisana nomthengi ekulawuleni izikweleti. Iqumrhu elilawula izikweleti liye lithathe imali eshiyekayo emva kokutsalwa kwezinto zonke ezitsalwa emvuzweni ukuze lihlawule iindleko zokuphila, ze liyichake kumaqumrhu abekubonelele ngemali. Abalawuli bezikweleti baya kuthi ngokomthetho *iMagistrate’s Court Act*, bahlawulise umrhumo oyi-12,5% wemali echakelwe ababoneleli ngezikweleti.

Abanye abalawuli bezikweleti baye bayithobele imimiselo engaphaya kwe-R1200.00 ukuze bafumane ama-25% okanye nangaphezu kwaloo mali engumrhumo wenyanga wenkonzo abakunceda ngayo. Abanye abalawuli bezikweleti abaye bahlawule mali kubaboneleli ngezikweleti kwaye oku kukhokelela ekubeni isikweleti sakho sinyuke libe lingazange laqaliswa kwaukuhlawulwa ityala lakho.



## 6.5 LUMKELA IMIYALELO YABALAWULI ZIKWELETI!

### *Amaqumrhu olawulo lwezikweleti akasombululi nto koko anyusa iingxaki zakho zezikweleti*

- Igama lakho ngokwezikweleti lingcolisekile.
- Kusafuneka uhlawule ityala lakho kunye neendleko zezolawulo lwezikweleti eziphezulu zabalawuli bezikweleti.
- Irekhodi yakho ebintle nebifanelekile ilahleke umphelo.
- Akunakuphinda wamkelwe xa usenza isicelo sesikweleti naphi na, ungenakuze uvule akhawunti yabhanki naphi na.
- Waphula umthetho xa wenza isicelo semali-mboleko ngeli xesha usephantsi kolawulo lwezikweleti.
- Akunalulawulo lwanto kwingeniso yakho nasezimalini zakho.

*EYONA NTO KUFANELEKE UKUBA UYENZE KUKUTHETHA NOMBONELELI NGEZIKWELETI, OYA KUKUCEBISA UKUBA UNGENZA NJANI NA UKUZE UKWAZI UKUZIPHELISA IINGXAKI ZAKHO NGENDLELA ENOKUBA LULA KUWE.*

## 6.6 NGAWAPHI AMALUNGELO NOXANDUVA ABANALO ABATHENGI?

- Abathengi bayakhuthazwa ukuba benze uphando ngazo zonke ezinye iindlela ngaphambi kokuba benze isicelo sokuba babe phantsi kolawulo lwezikweleti.
- Ukuba unezikweleti ezininzi kakhulu, eyona ndlela ingcono kukuthetha ngqo nomboneleli ngezikweleti wenze amalungiselelo okuhlawula kubo ngokwakho. Oku kwandisa amathuba omboneleli ngezikweleti ukuba bafumane imali yabo ze incede abasematyaleni ekubeni bangathatyathelwa amanyathelo okufakwa kwiirekhodi zebhyuro yekhredithi.
- Ukuba uye waphantsi kwabalawuli bezikweleti, yeyona nto ikulungeleyo leyo, kodwa qinisekisa ukuba uya kwiqumrhu elithembekileyo kwanokuba uhlawula imirhumo efanelekileyo nekwimimiselo yomthetho.

## 6.7 UNOKUTHATHA LIPHI INYATHELO?

Abathengi abantywile ezikweletini nabo baphantsi kommiselo wolawulo lwezikweleti okanye abajonge ukuba phantsi kwabalawuli bezikweleti, bangadibana: nabacebisi bezikweleti ababhalise kwiNCR.

## 6.8 KWENZEKA NTONI XA UYE KUMAQUMRHU ACEBISA NGEZIKWELETI?

- Irekhodi yakho ebintle nebifanelekile ilahleke umphelo kwaye akunakuphinda wamkelwe xa usenza isicelo sesikweleti naphi na, ungenakuze uvule akhawunti yabhanki naphi na ude ube uzihlawule wazigqiba izikweleti zakho.
- Kusafuneka uhlawule ityala lakho kunye neendleko eziphezulu zezolawulo lwezikweleti zabalawuli bezikweleti kwakunye nemirhumo ethile

yamagqwetha. Ezo ndleko ziquka intlawulo engama-R50, intlawulo eyimali engama-R3000 yokuhlengahlengiswa kweendleko zakho, ndawonye nentlawulo ekhutshwa rhoqo ngenyanga ebalelwa kwi -% kwizavenge zenyanga ngokwesicwangciso samalungiselelo okuhlawula izikweleti.

- Kwazi ukuyiphatha ngokwakho imicimbi yemali yakho ukusuka apho uye kuhlala phantsi uthethe nababoneleli ngezikweleti kuba bona baya kukunceda nibonisane ngendlela ongahlawula ngayo isikweleti sakho – ngaphandle kwentlawulo – uze wena ungazaphuli ezo zigqibo zokuhlawula.
- Ezinye iindleko ezibakhona ziye zithatyathwe kwinyanga yokuqala ngaphambi kokuba kuhlawulwe esona sikwelethi.
- Ngeli xesha aphantsi kokulawulelwa izikweleti zakho (debt review) umthengi akakwazi ukwenza nasiphi isicelo sokubonelelwa ngesikweleti.
- Umthengi kufuneka athobele imiyalelo ayinikwa ngabacebisi ngezikweleti.
- Ukuba ithe yaphulwa le miyalelo, inkqubo yokuphononongwa kwetyala (debt review) iya kurhoxiswa.
- Ukuba ithe yarhoxiswa, onke amalungelo akhuselayo oMthetho akaphinde asebenze.

## **6.9 LUMKELA AMAGATYA OXOLELO AKWIZIVUMELWANO YINTONI ISIVUMELWANO?**

Isivumelwano kukuvumelana kwamaqela amabini nangaphezulu. Lakuba iqela lityikitye isivumelwano; isivumelwano sibophelela ngokusemthethweni kananjalo siyanyanzeliseka. Oku kuthetha ukuthi amaqela ayayivuma imiqathango nemimiselo ekweso sivumelwano sityikityiweyo. Ngaphambi kokutyikitya isivumelwano, umthengi kufuneka aqale asifunde aze awuvise umqathango nommiselo ngamnye okuso. Kwiimeko apho umthengi angakhange awuvise umqathango nommiselo wesivumelwano makabuze imibuzo, acele ukucaciselwa, kucaciswe nesivumelwano ngolwimi ekulula kuliva.

### **YINTONI AMAGATYA OXOLELO?**

Igatyalo loxolelo ligatyalo elikwisivumelwano elixolela elinye icala kuko nakuphi na ukujongana noxanduva xa lisaphule isivumelwano okanye xa loo mveliso bekuvunyelwe ngayo ingayifezekisi injongo ebifunelwa yona.

### **INGABA ASEMTHETHWENI AMAGATYA OXOLELO?**

Amagatyalo oxolelo asimagatyalo angekomthethweni; ayinxalenye yesivumelwano esisemthethweni. Kwiimeko apho umthengi ezixolela ngokwakhe aze abonakalise ukungabi nankathalo uya kubekwa ubutyala. Kwiimeko apho umniki nkonzo inguye ofunyaniswe yinkundla yomthetho engabonakalisanga kukhathala, igatyalo loxolelo aliyi kusebenza.



**6.10 NGAWAPHI AMANYATHELO ONOKUWATHATHA NJENGOMTHENGI?**

Njengomthengi kufuneka uqinisekise ukuba uxanduva lwakho kukuFUNDA nokuVISISA imiqathango nemimiselo yesivumelwano ngaphambi kokuba utyikitye. Ukhumbule ukuba wakuba utyikitye isivumelwano ubophelelekile ngokusemthethweni – uvume imiqathango nemimiselo. Ukuba ufuna nayiphi na enye ingcombolo okanye ingcaciso ungazidibanisa neCandelo leMfundo ngokutsalela umnxeba kule fowuni: 0861 843 384 (ucele ifowuni yoncedo yabathengi) okanye iFeksi: 0861 843 888.

**OKANYE**

**Tsalela The DTI:**

**Ifowuni**

Xa unemibuzo ngokubanzi, dibana ne-*DTI Customer Contact Centre*

Ukuba ifowuna ukweli: 0861 843 384

Ukuba ufowuna ungaphaya kwemida: +27(0)12 394 9500

**Imibuzo ethunyelwa nge-Imeyili:**

[contactus@thedti.gov.za](mailto:contactus@thedti.gov.za)

**IFeksi:**

Ifeksi zommandla/zeli: thumela ku- 0861 843 888

Ifeksi zamazwe ehlabathi: thumela ku- +27 (0)12 394 9501

**IDilesi yeSitalato:**

*The DTI*

77 Meintjies street, Sunnyside,

Pretoria, Gauteng, 0002

**IDilesi yePosi:**

*The DTI*

Private Bag X84,

Pretoria, Gauteng, 0001



## ICANDELO 7 – ILUNGELO LOKUBUYEKEZWA KOMTHENGISI

Umthetho *iConsumer Protection Act No. 68 of 2008* (umthetho omalunga nabathengi) waqalisa ukusebenza ngomhla woku-1 kuEpreli ngo-2011. Ukhusele abathengi ngalo naliphi na ixesha bethenga iimpahla nokuba ziinkonzo.

### AMALUNGELO OMTHENGI

*(Ngokusekelezwe kwisikhokelo iUnited Nations Guidelines for Consumer Protection (1985), sikhokelo eso siseziwe ngezizwe, nakumalungelo amalunga nempahla yabathengi namiselwa liqumrhu elaziwa njenge-Consumers International aza amkelwa yiUnited Nations ngo-1996.)*



- Ilungelo lolingano
- Ilungelo lokungadizwa
- Ilungelo lokufumana iinkonzo ezizezaxabiso, ezisemgangathweni nokukhuselwa
- Ilungelo lokuzikhethela
- Ilungelo lokwaziswa (ukungafihlelwa ulwazi)
- Ilungelo lokuthengisa ngokukhululekileyo nangokuthembekileyo
- Ilungelo lokufumana inkonzo efanelekileyo nethembekileyo
- Ilungelo lokufumana iinkqubo ezifanelekileyo, ezinobulungisa nezizizo
- Ilungelo lokunikwa iimpendulo nembuyekezo

Luxanduva lwabathengi ukuqinisekisa ukuba amalungelo abo anikwa ingqalelo kwaye ayanyanzeliswa.

### 7.1 ILUNGELOLOLINGANO (LOKUVIWA)

Bonke abathengi mabaphathwe ngokulinganayo. Unelungelo lokuviwa. Ukuba akwanelisekanga yimveliso okanye yinkonzo, dibana nomnini nkonzo/ umanejala ufake isikhalazo.

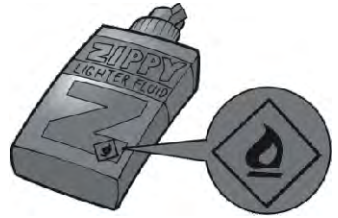


### 7.2 ILUNGELO LOKUNGADIZWA

Akuvumelekanga ukuthengiselana ngeeCawa okanye ngeentsuku zeeholide zikawonkewonke okanye emva kwamaxesha omsebenzi ukuqala ngo- 09:00 - 12:00 ngeMigqibelo, ngo-08:00 - 18:00 phakathi evekini. (La maxesha amiselwe ngokwemimiselo, kwaye asengatshintsha). Unako ukukhetha ukuthengisa ngala maxesha xa uthe wayazisa irejitsri yebhunga, eba yiyo enika abathengisi imvume yokwenza oko.

**7.3 ILNGELO LOKUFUMANA IINKONZO EZIXABISEKILEYO, EZISEMGANGATHWENI NOKUKHUSELWA**

Abathengi kufuneka bakhuselwe kwiimpazamo okanye kubungozi obufihlakeleyo kwimveliso okanye kwiinkonzo abazithengayo. Bakwanelungelo lokukhuselwa emzimbeni. Abathengi kufuneka bahlale bevule amehlo ukunceda uluntu lwabo bahlale bezivundlele iimeko ezisenokubanobungozi.



Abathengi kufuneka basoloko bebazisa abasemagunyeni kummandla wabo okanye kumasebe achaphazelekayo karhulumente ngeengxaki zabo babazise nangeemveliso ezingakhuselekanga.

**7.4 ILUNGELO LOKUZHETHELA**

Abathengi kufuneka kunyanzeliswe ukuba banikwe imveliso neempahla ezahlukeneyo abangazikhethela kuzo ngokuxhomekeke kwindlela abazithanda ngayo, umgangatho wazo kunye nexabiso. Ukhuphiswano lweemalike luya kuvumela ukuba uthenge into eya kulungela imeko yakho. Unokuyirhoxisa imiyalelo yokubekelwa nokubhukisha obusele uyenzile ngaphandle kokwenza intlawulo yokurhoxisa engenantsingiselo.



**7.5 ILNGELO LOKWAZISWA NOKUFUMANA ULWAZI**

Izaziso, imiqathango nezivumelwano kufuneka zibhalwe ngokucacileyo ngolwimi oluvakalayo, kungabikho magama angalandelekiyo okanye amagama asetyenziswa kwezomthetho.



Ukuba abathengi abayinyanzelisi imbuyekezo ngemveliso neenkonzo ezingekho mgangathweni, abaniki nkonzo abayi kwazi ukuba kukho ingxaki kwimveliso okanye kwinkonzo ukuze ilungiseke.

**7.6 ILUNGELO LOKUTHENGISA  
NGOKUKHULULEKILEYO  
NANGOKUTHEMBEKILEYO**



Abaniki nkonzo abavumelekanga ukuthengisa iimpahla neenkonzo ngendlela engenabunyani okanye elahlekisayo. Ukuthengiswa ngendlela elobayo akuvumelekanga (oko kukuthi, ukubhengeza into engekho okanye ixabiso eliphantsi kunelo lingummiselo.)

**7.7 ILUNGELO LOKUFUMANA IINKONZO  
EZIFANELEKILEYO NEZITHEMBEKILEYO**

Abaniki nkonzo, akuvumelakanga ukuba bakuxelele into engeyonyani, bakufihlele, bazibaxe izinto, okanye bakulahlekise malunga neempahla neenkonzo zabo.

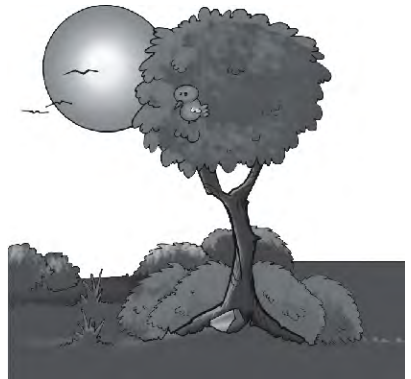


**7.8 ILUNGELO LOKUFUMANA  
IINKQUBO EZIFANELEKILEYO,  
ELINOBLUNGISA NEZIZISO**

Azivumelekanga izivumelwano ezilungiselele icala elinye lomniki nkonzo kanti nokulandulwa kobutyala ngumboneleli ngeenkonzo akuvumelekanga ngokunjalo.

**7.9 ILUNGELO LOKULUNGISELELWA IZINTO  
(UXANDUVA LOKUPHENDULA  
KWABANIKI NCONZO KUBATHENGI)**

Xa uthengiselwe imveliso okanye inkonzo engaphucukanga, unelungelo lokubuyela kumthengisi ufune ukutshintshelwa okanye ubuyiselwa imali. Inxalenye engekahlawulwa yeziqinisekiso zokuhlawulelwa ngenx'engaphambili, amatyala iivawutsha (umz. ivawutsha yokuthenga izipho) kufuneka ihlawulwe kwisithuba seminyaka emithathu ubuncinane emva kokuba ikhutshiwe.



## ICANDELO 8 – UKHUSELEKO LWABATHENGI

### 8.1 INATIONAL CREDIT ACT

Ngo-2006 kwaphunyezwa umthetho omtsha *iNational Credit Act (NCA)*, epalamente.

Umisela ukuba abathengi bakhuselwe

- xa beboleka imali,
- xa bethenga impahla ezifana nefanishala ngetyala, okanye
- xa befuna imali yokuthenga iasethi, umz. imoto okanye indlu.



Uyabakhusela abathengi kwintengiselano eyikheshi, apho iiakhawunti zikhe zibe semva.

*iNational Credit Act* yaqala ukusebenza ngoJuni ngo-2007 yaza *iNational Credit Amendment Act of 2014* yangena endaweni yeUsury Act, ize *iCredit Agreement Act*, inike isikhokelo kuzo zonke iinkalo zesikweleti. Bonke ababoneleli ngesikweleti baya kuthobela lo mthetho.

#### 8.1.1 UKHALA OMKHULU WEZIKWELETI – IQUMRHU LOLAWULO ZIKWELETI LESIZWE

iWonke amashishini asebenza ngokubonelela ngezikweleti alawulwa liqumrhu elibizwa ngokuba yi*National Credit Regulator (NCR)*. Eli qumrhu linomsebenzi wokufundisa abathengi nokuqinisekisa ukuba la mashishini akweletisayo ayayithobela *iNational Credit Act*. Phakathi kweminye imisebenzi yeli qumrhu, kukho le:



- ukwamkela izikhalazo, ukwenza uphando ngokwaphulwa komthetho kananjalo lenze uphicotho kubaboneleli ngezikweleti, ukubeka iliso kwindlela asebenza ngawo amashishini emali, nokunika ingxelo kuMphathiswa ngemicimbi efana nokuziphatha kwabeemalike nabathengi abantywile ematyaleni
- Kukuxhobisa abathengi ngolwazi ngokweenkqubo zokufunda nokunatyiswa kolwazi.

**Bonke ababoneleli ngezikweleti, iikhreditbhyuro, abacebisi bezikweleti kwanazo zonke izivumelwano zezikweleti ziya kubhaliswa kwiNCR.**

**8.1.2 AMALUNGELO OMTHENGI MALUNGA NENTENGISELWANO NGEZIKWELETI**

I-NCA ikhusela abathengi ngeendlela ezininzi.

Umzekelo:



- linkqubo ezithile zamanye amaqumrhu aququzelela ukuba abantu benze imalimboleko azivunyelwa ngoku ngokomthetho, umz. ukungena emizini kuthengiswa, ukwenza oko nasemisebenzini nasezindlwini ngaphandle kokumenywa.
- linkqubo zentengiso nokubhengeza/ukwazisa imveliso zikwalawulwa nangakumbi ukukhusela abathengi, umz imilinganiselo yokunikwa ityala akuvumelekanga ukuba inyuswe ngokuzenzekelayo, kwaye indlela yokuthengisa ethi wakungatsho ukuba into akuyifuni uyayifuna ayikho mthethweni (“ukuba akulandulanga kuya kucingelwa ukuba uyavuma”).
- Abathengi kufuneka banikwe ikwoteshini, esebenza iintsuku ezintlanu (5), nenazo zonke iinkcukacha malunga nemali-mboleko ukuze abathengi bakwazi ukujonga nakwezinye iindawo bethelekisa amaxabiso.

**8.1.3 INZALA NEMINYE IMIRHUMO** iya kulawulwa ngokusekelezwe kwifomula exhomekeke kumlinganiselo weSA Reserve Bank Repurchase (Repo) (“RR” ebonakaliswe ngasezantsi).



- Izigaba ezahlukeneyo zesikweleti ziya kwahlukahlukana ngokwenzala nangokwentlawulo ngale ndlela ilandelayo:

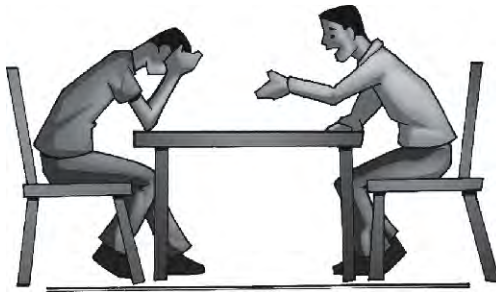
ISIGABA	EYONA NZALA IPHEZULU	UMZEKELO: IFOMULA <small>Ukuba iRepo Rate yi 7%*</small>
1 Isivumelwano se-Mortgage	[(RR) + 12%] ngonyaka	19% p.a.
2 likhadi zekredithi/ikredithi	[(RR) + 14%] ngonyaka	21% p.a.
3 Itranzekshini engakhuselekanga yesikweleti	[(RR) + 21%] ngonyaka	28% p.a.
4 Iitransekhshini zezikweleti zexesha elifutshane (imali-mboleko engekho ngaphezu kwama R8 000.00 nezihlawulwa kwisithuba seenyanga ezi-6 nangaphantsi)	5% ngenyanga (60% ngonyaka)	
5 Izivumelwano zemboleko-mali eziqingqiweyo	[(RR) + 17%] ngonyaka	24% p.a.
6 Ezinye izivumelwano zezikweleti	[(RR) + 27%] ngonyaka	34% p.a.
7 Izivumelwano zeemeko ezithile (umz. itransekhshini ethe yasemva ngentlawulo, oko kukuthi intlawulo kagqirha/iikhawunti zempahla, njlnj)	2% ngenyanga (24% ngonyaka)	

\*QAPHELA: iRepo Rate ukususela ngomhla 01/09/16 ibonakaliswe kule theyibhul. Abathengi kufuneka benze uphando baze bazi ukuba ingaba yintoni na i-Repo Rate ngexesha besenza isicelo.

- Ukongeza koku kukhankanywe ngasentla, inzala, **neminye imirhumo** kuvumelekile (nangona oku kulawulwa) umz. umrhumo ohlawulwa ngenx'engaphambili, imirhumo yeenkonzo, imirhumo yokusilela neendleko zokuqokelelwa kwentlawulo.
- I-inshorensi eya kukhusela imali-mboleko ivumelekile kodwa imirhumo ebizwayo ibe yefanelekileyo, kanti ke umthengi unako ukusebenzisa ipolisi eseyikho ukukhusela imali-mboleko kunokuba aqale entsha. Inzala kufuneka ifakwe rhoqo ngenyanga (ngaphandle kwakwisivumelwano semali-mboleko semali enkulu enkulu engaphezu kwama R250 000.00).
- Izivumelwano ezazityikityiwe kufuneka zibhalwe ngolwimi olucacileyo noluvakalayo, zibhalwe ubuncinane ngeelwimi ezimbini, aze umthengi afumane eyakhe ikopi.
- Abathengi kumele banikwe isizathu sokukhatywa kwesicelo sabo sokubolekwa imali.
- Bonke ababoneleli ngezikweleti kufuneka bakhangele kuqala ukuba umthengi lowo angakwazi na ukulihlawula ityala lemali-mboleko ze yonke into eyimali-mboleko anayo ibhalwe kwirejista – injongo yoku kukuqinisekisa ukuba umthengi akayi kutshona ematyaleni.

#### 8.1.4 UKUBOLEKISA NGAPHANDLE KOBULUMKO

Nawuphi na umboneleli ngezikweleti onika isikweleti engakhange ayiphonononge imeko yomthengi kuqala ukuba uya kukwazi na ukuyibuyisa imali esisikweleti okanye akayi kukwazi uya kubalelwa njengomboneleli obolekise ngaphandle kobulumko – uya kufumana izohlwayo ngesi senzo kwaye usenokuphulukana nelungelo lokuyizuza imali ayityalwa ngumthengi.



Okona kubaluleke kakhulu – kukuba umthengi akayi kukhuseleka ukuba akakhange awachaze onke amatyala neendleko zakhe. Kwiimeko ezinjalo umboneleli ngesikweleti akabalelwa njengobolekise ngaphandle kwengqiqo.

**8.1.5 ABACEBISI NGEZIKWELETI**

Ukuba abathengi abakwazi ukuhlawula izikweleti zabo, banelungelo lokuziyela ngokwabo kwiqumrhu elicebisa ngezikweleti, lona liya kuthi lincede abathengi ekusombululeni iingxaki zabo, umz. ukuhlengahlegisa/ukuhlela izikweleti zabo. Esi sicwangciso sinokwenziwa ngokwasenkundleni.

Ababoneleli ngezikweleti kulindeleke ukuba banike umthengi isaziso sokuba usilele ekuhlawuleni isikweleti sakhe aze amcebise ukuba kufuneka badibane nelona qumrhu lililo elicebisa ngezikweleti. Ukuba akukho mpendulo liyifumanayo evela kumthengi kwisithuba seentsuku ezilishumi (10) okanye umboneleli ngesikweleti akasamkeli isiphakamiso esenziwa ngumthengi okanye liqumrhu elicebisayo, bangaya enkundleni ukuya kucela isigwebo.



**Abathengi kulindeleke ukuba bakhumbule ukuba: xa bethe batyikitya nequmrhu labacebisi ngezikweleti, abanako ukwenza izicelo zesikweleti bade babe bagqibile ukusihlawula isikweleti eso.**

**8.1.6 UBHALISO LWABABONELELA NGEZIKWELITI**

Bonke ababonelela ngezikweliti kufuneka babhalise *kwi-NCR*. Ukuba umboneleli ngezikweliti akabhalisanga *kwi-NCR* akanako ukubangisa umthengi ngokungahlawuli isikweliti sakhe.

**8.1.7 IIKHREDITHBHYURO ngoku zilawulwa ngokungqongqo:**

- ukuqinisekisa ukuba iinkcukacha zichanekile
- ukuqinisekisa ukuba iinkcukacha ezingachanekanga ziyasuswa engahlawulanga ziindleko zoko umthengi, nje ukuba umthengi uthe wangenisa isikhalazo. Ixesha apho igama lomthengi liye lihlale kwirekhodi yoluhlu lwabasilelayo ukuhlawula limiswe ngokwale ndlela ilandelayo:

UHLOBO	INKCAZO	ITHUBA IINKCUKCHA EZIGCINWA NGALO KWIBHYURO
1 Imibuzo	Uphando olwenziwa kwirekhodi yomthengi iyenziwa	Iminyaka emibini (2)
2 Indlela ahlawula ngayo umthengi	Ingcombolo eqinisekileyo malunga nerekhodi/indlela ahlawula ngayo umthengi	Iminyaka emihlanu (5)
3 Ingcombolo enxaxhileyo	Ingcombolo engentlanga malunga nokusilela ukuhlawula komthengi	Unyaka ommnye (1)
4 Ukuhlelwa kwezikweleti	Isivumelwano apho ziyakuhlelwa khona zonke izikweleti	Kude kukhutshwe isiqinisekiso sokosulwa ( <i>i-clearance certificate</i> ) (xa zonke izikweliti zihlawuleke ngokupheleleyo ngokwesigqibo) Xa ixesha leminyaka emihlanu (5) lifinyeziwe okanye xa isohlwayo sirhoxisiwe/umboneleli ngesikweliti esiyekisa isohlwayo okanye xa isikweliti sihlawulwe ngokupheleleyo naxa umboneleli ngezikweliti ethumela kwiibhyuro isaziso esichaza ukuba sihlawulwe ngokupheleleyo isikweliti. Ukufinyezwa kweminyaka elishumi (10) kuxa umyalelo urhoxisiwe yinkundla
5 Izigwebo		Ukufinyezwa kweminyaka elishumi (10) kuxa inkundla iwukhuphile umyalelo wolungiso
6 Imiyalelo yezoLawulo		
7 Ukuthinjwa		



### 8.1.8 INKUNDLA YEZIKWELITI YABATHENGI – INKUNDLA YABATHENGI

- Umlawuli kwanomthengi bangafaka izimangalo kwiNkundla yaBathengi malunga nokwaphulwa kwesigqibo seNCA
- Abathengi banamalungelo abakhuselayo ngoku bekwazi nokuya enkundleni xa umboneleli ngezikweliti esilela ukuthobela umthetho engakwazi nokusombulula isikhalazo somthengi.
- *Khumbula ukuba zikhona kwaye zininzi iiofisi zikanozikhalazo namaqumrhu apho bangaya kufaka khona zsimangalo abathengi ukuze ziqwalaselwe (khangela iiNombolo zoQhagamshelwano kwiCandelo 9)*



### 8.1.9 LUMKELA UKUNGCOLISEKA NGOKWEZIKWELITI KWIKREDITHBHYURO

- Qinisekisa rhoqo ukuba yonke into yakho imi ngocwangco malunga nokuhlawula izikweliti zakho okanye uqinisekise ukuba uwenzile amalungiselelo okuhlawula iqumrhu olityala imali.
- Amashishini azibhalisa kwiikredithbhyuro, zona ziye ziwanike iinkcukacha ngazo zonke iikhawunti zezikweliti nokuba ziyancomeka okanye zimbi, uya kuthi xa usenza isicelo sesikweliti esitsha sikhatywe, xa kuthe kanti irekhodi yakho yezikweliti ayintlanga (nto leyo ibonisa ukuba unezikweliti ezininzi ezingekahlawulekiyo).
- Uvumelekile ukuba uye kucela ingxelo ngerekhodi yakho yezikweliti ekhutshwa leli qumrhu (i-bureau) – wonke umntu unelungelo lokufumana ikopi engahlawulelwayo yerekhodi yakhe yezikweliti ngonyaka kodwa ayifumaneki ngomnxeba ingcombolo elolo hlobo
- Kuya kufuneka utsalele *kwaTRANS UNION*: Ifoni 0861 482 482 okanye *kwaExperian Bureau*: Ifoni 0861 105 665.
- Ukuba ufuna ukwazi ukuba lingakanani na ixesha lokuhlala kwegama lakho eluhlwini lwamagama angemahlanga ezincwadini zekhredithbhyuro, umz. izohlwayo, izigwebo, ukuthinjwa, uhlelo lwezikweliti olungcolisa igama lakho ngokwezikweliti/ukugcoliseka kwegama lakho ngendlela embi, khangela phaya kwiphepha 8.



### 8.1.10 IMALI-MBOLEKO ENCINANE

Qiniseka ukuba usebenzisana kuphela namashishini amancinane axhome izatifikethi zawo zeNRC kwiiofisi zawo. Ngokubhekiselele kwiqumrhu elibolekisa ngemali encinane, thelekisa iqondo lenzala kananjalo uqiniseke ukuba iqumrhu elibolekisa ngemali encinane libhalisiwe *kwiNational Credit Regulator* - Ifoni: 011 554 2600, Toll Share: 0860 627 627 okanye kwi-Imeyili: [info@ncr.org.za](mailto:info@ncr.org.za)

### 8.1.11 IIKHADI ZAMATYALA

- Gcina kwindawo ekhuselekileyo uluhlu lwamanani eekhadi zamatyala, umhla wokuphelelwa kwawo neenombolo zefowuni zelo qumrhu belikunike zona.
- Xa ukhetha ikhadi, thelekisa imimiselo ehamba namakhadi amaqumrhu ohlukeneyo afanele iimfuno zakho.
- Malingasuki iliso lakho kumntu okuncedayo. Lithathe ngoko nangoko ikhadi lakho emva kokuba egqibile ngalo kwaye uqiniseke ukuba lelakho.
- Zitshabalalise zonke iirisithi ezingachanekanga.
- Ungaze utyikitye irisithi engabhalwanga nto. Krwela umgca kuyo nayiphi indawo esisikhewu entla kwetotali xa utyikitya iirisithi.
- Yivule ibhili yakho yekhadi lamatyala uyithelekise nerisithi yakho ukhangele imirhumo etsaliweyo engagunyaziswanga kunye neempazamo ezinokuba zenzekile.
- Yichaze ngokukhawuleza ngembalelwano kwiqumrhu elikunike ikhadi lamatyala yonke imirhumo engaqondakaliyo.
- Imibuzo ebhaliweyo kufuneka ifakwe kunye nentlawulo yakho. Khangela idilesi echanekileyo ekwistetimenti uyithumele kunye nayo nayiphi na imibuzo ebhaliweyo. Imibuzo mayenziwe ngembalelwano.
- Ungaze unikise ngenombolo yakho yetyala efowunini ngaphandle kokuba ubukhe wathetha malunga nayo ngelixa elingaphambili nomnye umntu.
- Ungaze uyibhale kwikhadi laseposini okanye ngaphandle emvulophini inombolo yakho yekadi.
- Tyikitya ikhadi elitsha ngokukhawuleza wakuba ulifumene. Lisike elo liphelelweyo uze ulilahle ngoko nangoko. Wasike uze uwaphindise



- kumaqumrhu obuwafumana kuwo amakhadi xa engasafuneki nganto.
- Wagcine endaweni ekhuselekileyo amakhadi asetyenziswa rhoqo.
- Ukuba lithe lalahleka okanye lebiwa nokuba leliphi na ikhadi lakho lichaze ngoko nangoko kwiqumrhu elikunike ikhadi elo.
- Ukuqinisekisa ngokhuseleko lwekhadi lakho, yenza ulandelelo ngomnxeba ubhale kunye neleta uyithumele kwiqumrhu ngalinye elikunike ikhadi. Le leta kufuneka ibe nenombolo yekhadi lakho, umhla elalahleka ngayo, umhla owawubatsalele ngayo ubachazela ngokulahleka kwalo.
- Yenza amalungiselelo okuba ube ne-inshorensi yokujongana nokusetyenziswa gwenxa kanajalo nokulahleka kwekhadi, malungiselelo lawo unokuwenza nelo qumrhu likunike ikhadi.

## 8.2 I-CONSUMER PROTECTION ACT

8.2.1 I-Consumer Protection Act, No. 68 of 2008 yatyikitywa ngomhla wama-24 kuEpreli 2009 yaza yaqala ukusebenza ngomhla woku-1 kuEpreli 2011.

### LO MTHETHO UJOLISE:

- Ekukhuthazeni indawo yokuthengisa efanelekileyo, efikelekelayo, nezinzinzileyo elungele iimveliso neenkonzo zabathengi
- Ekumiseleni imigaqo nemigangatho yesizwe ukuqinisekisa ukhuseleko lomthengi;
- Ekwenzeni ulungiselelo lokuphucula ulwazi olunikwa umthengi,
- Ekuthinteleni iinkqubo ezingafanelekanga ezimalikeni nakwishishini;
- Ukumisela imigaqo nemigangatho emalunga nokhuseleko lwabathengi;
- Ukwazisa abathengi ngendlela yokuziphatha komthengi;
- Ukwazisa ngomthetho ongajikajikiyo nesikhokelo esinyanzelisekayo, ngokuphathalele kwintengiselwano nezivumelwano zabathengi; ndawonye;
- Nokumisela iKhomishi yaBathengi yeSizwe.

### Ndingazifaka kubani izikhalazo zam?

- Emntwini;
- Kumntu osegunyeni lokusebenza egameni lomnye;
- Kumntu osebenza njengelungu okanye omele elo qela lichaphazelekayo; okanye
- Umntu osebenza njengomele uluntu.



**Umthetho iConsumer Protection Act isebenza koku kulandelayo:**

- Yonke intengiso eyenzeka kwiRiphabliki yoMzantsi Afrika;
- Ukwaziswa okanye ukubonelela ngazo naziphi iimpahla neenkono ezenzeka kwiRiphabliki; kunye
- neempahla okanye iinkono ezibonelelwa okanye ezenziwa kwiRiphabliki ngokwemimiselo yentengiselwano echaziweyo kulo Mthetho.

**Lo Mthetho awusebenzi ngokubhekiselele:**

- Kwimpahla okanye iinkono ezibhengezwa okanye ezenziwa nguRhulumente;
- Kuxolelo kushishino ngokubanzi elinikwe abasemagunyeni ezolawulo;
- kwiinkono eziphantsi kwengqesho engesosigxina; kwizivumelwano ezenza zisebenze izivumelwa ezihlanganisiweyo
- Zebhunga elijongene nothethathethwano; ndawonye
- Nokubonelela ngengcaciso yabathengi esemgangathweni kwizivumelwano ezifezekisa izivumelwano zothethwano (icandelo 213 lomthetho *iLabour Relations Act*) Ukuthintela iindlela ezingalunganga zokuthengisa nokushishina.

**Ngubani 'uMthengi'?**

Abathengi ngabantu abathengiselwa iimpahla neenkono, abangena kwizivumelwano zentengiselwano kunye nabaniki-nkono, abasebenzisi beempahla ezithile okanye abaxhamli/abo benzelwa iinkono.



### 8.2.2 Yintoni amalungelo oMthengi?

Amalungelo omthengi anikwa ingqalelo kwihlabathi liphela kwaye ami ngolu hlobo lulandelayo:

1. Ilungelo lemfundo yabathengi

Abathengi kufuneka bakwazi ukulufikelela ulwazi baxhotyiswe nangezakhono ukuze bahlale benolwazo kananjalo bakwazi ukwenza izinto ezinjengokukhetha iimpahla neenkonziso benengqiniseko, ngeli xesha benalo ulwazi oluphambili ngamalungelo noxanduva lwabathengi kwanendlela yokukusebenzisa oku.

2. Ilungelo lokwazi nokufumana ulwazi

Abathengisi kufuneka baxhotyiswe ngezinto eziyinyani ukuze bazikhethile ukwenza izinto benolwazi kwanokuqinisekisa ukuba bakhuselekile kwizibhengezo zeentengiso ezingathembekanga okanye ezilahlekisayo nokuphawulwa kweempahla/kweenkonzo.

3. Ilungelo lokuzikhethela

Abathengi kufuneka bakwazi ukukhetha kuluhlu lwemveliso nolweenkonzo ezifumaneka ngokwamaxabiso ashiyanayo ngokwentengiso kwangokunjalo baqinisekise ukuba ezi zinto zikumgangatho owanelisayo.

4. Ilungelo lokumelwa

Iimfuno zomthengi kufuneka zibe nokumelwa zibandakanywe xa kusenziwa naxa kusetyenziswa umgaqo-nkqubo karhulumente nakuphuhliso lwemveliso neenkonziso.

5. Ilungelo lembuyekezo

Abathengi banelungelo lokulungiswa kwamabango enziwe ngokungafanelekanga, kuqukwa ukubuyekezwa ngenxa yokungaqhutywa kakuhle kwemeko yabo, okanye ngeempahla okanye iinkonziso ezinganelisiyo.

6. Ilungelo lokhuseleko

Ukususela kwinkalo yorhwebelwano noshishino, abathengi kufuneka bakhuselwe xa kusetyenzwa okuthile, imveliso neenkonziso ezinobungozi empilweni okanye ebomini babo.

7. Ilungelo lemeko enempilo

Abathengi kufuneka bakwazi ukuhlala basebenze phantsi kwemeko engayi kuchaphazela kakubi isizukulwana sanamhlanje nezizukulwana zexesha elizayo.

8. Ilungelo lokufikelela kwiimfanelo ezingundoqo neenkonziso ezisisiseko

Abathengi kufuneka bakwazi ukuzifikelela iimpahla kunye neenkonziso ezingundoqo, ezifana nokutya, izinto zokunxiba, izindlu, ezempilo, imfundo, amanzi acocekileyo nendawo efanelekileyo yogutyulo.

### 8.2.3 Sifakwa phi isikhalazo

Umthetho *iConsumer Protection Act* ujlise ekukhuthazeni ubandakanyeko lwabathengi, ngokwenza amalungiselelo okuqinisekiswa kwamaqela abathengi anoxanduva lokufaka izikhalazo egameni labathengi, kwanokunika inkxaso kwizinto ezifana nokucebisa, ukufundisa, abathengi ukupapasha, ukwenza uphando nokuza nezisombululo ezizezinye ngexesha lembambano ngokwenziwa kwenkqubo zongenelelo okanye nokulungelelanisa izinto.

Ngokokwawo, lo Mthetho wenze ukuba kumiselwe *iNational Consumer Commission*, iqumrhu eligunyaziswe ukuba lenze uphando ngezikhalazo zabathengi, kunye *neNational Consumer Tribunal*. Eli likhankanywe mva liqumrhu elasungulwa ngokwe-*National Credit Act* ngoSeptemba ngo-2006 ngeenjongo zokuba ligwebe kwiingxaki zokunyhashwa nokwaphulwa koMthetho *iNational Credit Act ne-Consumer Protection Act*.

### 8.2.4 Apho bangatsalela khona aBathengi

- The Dti Customer Contact Centre: 0861 843 384
- The Dti Office of Consumer Protection (OCP): 012 394 1436/1558/1076
- Dti imeyili: [contactus@thedti.gov.za](mailto:contactus@thedti.gov.za)
- Dti webhsayiti: [www.thedti.gov.za](http://www.thedti.gov.za)
- National Consumer Tribunal (NCT): 012 683 8140
- NCT imeyili: [Registry@thenct.org.za](mailto:Registry@thenct.org.za)
- NCT webhsayiti: [www.thenct.org.za](http://www.thenct.org.za)
- National Consumer Commission (NCC): 012 761 3000
- NCC Iziko loqhagamshelwano: 086 000 3600
- NCC webhsayiti: [www.thencc.org.za](http://www.thencc.org.za)



*Ubomi ngamahla ndinyuka.*

*Kukuwe ukuba uzisikele enqatheni okanye uzisikele esihlunwini.*

L THOMAS HOLDCROFT

## **ICANDELO 9 – IINKCUKACHA ZOQHAGAMSHELWANO**

### ***OMBUD FOR BANKING SERVICES***

PO Box 87056, Houghton, 2041  
Tel: 011 712 1800  
Sharecall: 0860 800 900  
Fax: 011 483 3212 or 086 676 6320  
Email: [info@obssa.co.za](mailto:info@obssa.co.za)

### ***OMBUD FOR LONG-TERM INSURANCE***

Private Bag X45, Claremont, Cape Town, 7735  
Tel: 021 657 5000 or 0860 103 236  
Sharecall: 0860 662 837  
Fax: 021 674 0951  
Email: [info@ombud.co.za](mailto:info@ombud.co.za)  
[www.ombud.co.za](http://www.ombud.co.za)

### ***OMBUD FOR SHORT-TERM INSURANCE***

Sunnyside Office Park, 5<sup>th</sup> floor, Building D,  
32 Princess of Wales Terrace, Parktown  
Tel: 011 726 8900  
Sharecall: 0860 726 890  
Fax: 011 726 5501  
Email: [info@osti.co.za](mailto:info@osti.co.za)  
[www.osti.co.za](http://www.osti.co.za)

### ***FAIS OMBUD***

Sussex Office Park, Ground floor, Block B,  
473 Lynnwood Road, Lynnwood, 0081  
Tel: 012 470 9080  
Fax: 012 348 3447  
Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
[www.faisombud.co.za](http://www.faisombud.co.za)

### ***MOTOR INDUSTRY OMBUD***

Suite 156, Private Bag X025,  
Lynnwood Ridge, 0040  
Tel: 0861 1 MIMOSA (0861 1 64672)  
Fax: 086 630 6141  
Email: [info@miosa.co.za](mailto:info@miosa.co.za)

**OFFICE OF THE PUBLIC PROTECTOR**

PO Box 32738, Braamfontein, 2017  
Tel: 011 492 2801/2806  
Fax: 011 492 2365  
Toll Free: 0800 11 20 40 (Complaints)  
Email: [lindam@pprotect.org](mailto:lindam@pprotect.org)

**CREDIT OMBUD**

PO Box 805, Pinegowrie, 2123  
Call Centre: 0861 OMBUDS (0861 662 837)  
Fax: 086 674 7414  
Email: [ombud@creditombud.co.za](mailto:ombud@creditombud.co.za)  
[www.creditombud.org.za](http://www.creditombud.org.za)

**NATIONAL CREDIT REGULATOR (NCR)**

PO Box 209, Halfway House, 1685  
Tel: 011 554 2700 or 0860 627 627  
Fax: 011 805 4905  
Email: [complaints@ncr.org.za](mailto:complaints@ncr.org.za)  
[www.ncr.org.za](http://www.ncr.org.za)

**NATIONAL CONSUMER TRIBUNAL (NCT)**

Private Bag X110, Centurion, 0046  
Tel: 012 683 8140/012 742 9900  
Fax: 012 663 5693  
Email: [registry@thenct.org.za](mailto:registry@thenct.org.za)  
[www.thenct.org.za](http://www.thenct.org.za)

**NATIONAL CONSUMER COMMISSION (NCC)**

Tel: 012 761 3000/3200  
Call Centre: 086 000 3600  
[www.thencc.org.za](http://www.thencc.org.za)

**CONSUMER GOODS AND SERVICES OMBUD**

PO Box 3815, Randburg, 2125  
Tel: 0860 000 272  
Fax: 086 206 1999  
Email: [info@cgso.org.za](mailto:info@cgso.org.za)  
[www.cgso.org.za](http://www.cgso.org.za)



## ICANDELO 10 – UKUFUNDA KOOSOZIMALI

Kuphando olubanzi olwenziwa kwabanye boosozimali baseMelika kwaye kwafunyaniswa ukuba aba bantu banento abayenzayo efanayo:

1. Baphila ubomi obungaphaya koko bakwaziyo ukukwenza.
2. Ixesha balichitha ngendlela efanelekileyo kanti nemali ngokunjalo.
3. Bakholelwa ekubeni ukukhululeka ngokwasezimalini yeyona nto ibaluleke kakhulu.
4. Abantwana abaxhaswa ngezimali ngabazali bakumka ekhaya.
5. Abantwana babo abadala bayazenzela ngokwabo izinto zabo.
6. Baneliso elibukhali lokubonai amathuba.
7. Bakhetha imisebenzi efanelekileyo.



“Landela iphupha lakho,  
zithembe, ungaze utyhafe.”  
RACHEL CORRIE



## AMANQAKU MALUNGA NOMBHALI: INA WILKEN

-Ulna Wilken yiNgcali kwezaBathengi ekwangumlawuli ongekho sikhundleni solawulo *kwiFinbond Group Ltd* and *Finbond Mutual Bank*. UkwanguSihlalo we*South African National Consumer Union*. Seyimininzi iminyaka "engumlweli wabathengi" kwaye uthetha egameni lomntu othengisa estratweni ngokuthi asebenze kwiikomiti eziliqela. Ngenxa yomsebenzi wakhe njengoMlawuli we*SA Consumer Council* ngo-1995, u-Ina waye wabandakanyeka kananjalo wasebenza kwamanye amaqumrhu amaninzi kunye neenkampani eziliqela zoMzantsi Afrika kwilixa elingaphambili.



**Ina Wilken**

*B.Comm (Honors) Business Economics*

Ezinye zezo nkampani yayizezi:

- Oil Seeds Advisory Commission (*Executive member*)
- Dried Fruit Technical Services (*Trustee*)
- Pretorium Trust (*Director*)
- Oil and Protein Seeds Development Trust (*Vice-chairman*)
- Pretoria Chamber of Commerce and Industry (*Vice-president*)
- International Training and Communication (*President: Club III*)
- SA Pharmaceutical Council (*Board member*)
- South African Micro Lenders Association (*Director*)
- SA Banking Ombud (*Director*)
- Debt Collectors Council (*Vice-chairman*)
- Finbond Property Finance Ltd (*Executive director*)
- SA National Consumer Union (*Chairman*)
- Agricultural Research Council (*Member*)
- SABS Consumer Sector Board (*Chairman*)
- Lethimvula Investment Ltd (*Director*)
- Financial Services Board: Consumer Advisory Panel (*Member*)
- Netpartner Investments (*Director*)
- Estate Agency Affairs Board (*Chairman*)
- SABS Standards Committee (*Chairman*)
- SA Cotton Board (*Director*)
- Dairy Standard Agency Board (*Director*)
- Agricultural Agents Produce Council (*Member*)

U-Ina sele esebenze ngaphaya kweminyaka engama-28 esebenzela abathengi boMzantsi Afrika kwiiforam ezininzi, amaqela ophando, abaphulaphuli nakwiinkomfa zehlabathi ngokumalunga nenkqubo yabathengi kwanendlela yokuyisebenzisa ngobulumko imali yabo. Uzimisele ekuphakamiseni abathengi kuzo zonke iinkalo zokuphila kwaye ixesha lakhe ulichithela kulo msebenzi mhle. Wawongwa ngewonga i-*Individual Consumer Champion* ngo-2005 yi*Department of Trade and Industry*.

*Abathengi banalungelo kodwa kufuneka bakhumbule ukuba banoxanduva olukhulu lokuqinisekisa ukunganyhashwa kwamalungelo abo kambe izinto bazenze ngengqiqo ukuze livakale ilizwi labathengi.*



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